
EXHIBIT
A

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK

RECEIVED
U.S. DISTRICT COURT E.D.N.Y.
IN CLERK'S OFFICE
LONG ISLAND OFFICE

★ MAR 12 2012 ★

ENTERED

★ _____ ★

-----X
JOYCE HAMLETT and
LETICIA HAMLETT (Disabled Daughter)

Plaintiffs

-against-

**AMENDED COMPLAINT
AND DEMAND FOR
JURY TRIAL
11-CV-6106(JFB)(GRB)**

SANTANDER CONSUMER USA, INC.,
HSBC AUTO FINANCE, HSBC AUTO CREDIT, INC.,

Defendants.
-----X

PARTIES IN COMPLAINT

Plaintiff: Joyce Hamlett and
Letricia Hamlett (Disabled Daughter)
15 Madison Avenue
Nassau, Hempstead
New York 11550
(516) 808-0508

Defendant: HSBC Auto Credit
5855 Copley Drive
San Diego, California 92111

Santander Consumer USA Inc.
8585 N. Stemmons Frwy – Ste 1100
N. Dallas, Texas 75247

HSBC Auto Finance
P.O. Box 17904
San Diego, California 92177

Santander Consumer USA Inc.
P.O. Box 961245
Fort Worth, TX 76161-1245

INTRODUCTION

1. This is an action for damages brought by an individual consumer for Defendant's violation of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* (hereinafter "FDCPA"), which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices; Telephone Consumer Protection Act 47 U.S.C. § 227, *et seq.* which prohibits telemarketing calls, unsolicited faxes, prerecorded calls, or autodialed calls to cellular phones.

JURISDICTION AND VENUE

2. Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d) and 28 U.S.C. § 1331 and 1332; and under the doctrine of supplemental jurisdiction as set forth in 28 U.S.C. § 1367. Declaratory relief is available pursuant to 28 U.S.C. § 2201 and 2202.
3. Venue is proper in this District under 15 U.S.C. § 22; U.S.C. § 1391(b) and because Plaintiffs resides within District and because this is the District in which such events or omissions giving rise to the claim occurred. Venue in this District is proper in that Defendant transacts business here and the conduct complained of occurred here.

PARTIES

4. Plaintiff Joyce Hamlett, is a natural person and Plaintiff Letricia Hamlett – Disabled Daughter is a natural person and citizens residing in Hempstead, New York in the county of Nassau.
5. Defendant, Santander Consumer USA, Inc. (hereinafter referred to as "Santander"), is a foreign corporation organized and existing under the law of the state of Texas and is a debt collection agency engaged in the business of collecting consumer debts in with its principal place of business located in Dallas, Texas. Defendant, Santander regularly attempts to collect debts alleged to be due another.
6. Defendant Santander is engaged in the collection of debts from consumers using the mail and telephone. Defendant, Santander, regularly attempts to collect consumer debts alleged to be due another. Defendant is a "debt collector" as defined by the FDCPA, 15 U.S.C. § 1692a(6).

7. HSBC is the originator and/or original creditor of said debt.
8. The acts of the Defendant alleged hereinafter were performed by its employees acting within the scope of their actual or apparent authority.
9. All references to "Defendant" herein shall mean the Defendant or an employee of the Defendant (Santander).

FACTUAL ALLEGATIONS

10. Upon information and belief Defendant was employed by a creditor to collect on the subject debt.
11. That the subject debt arose out of a transaction in which money, services or property, which was the subject of the transaction, was primarily for personal, family and/or household purposes. As such, said debt is a "debt" as that term is defined by 15 U.S.C. § 1692a(5).
12. HSBC was the creditor and automobile loan was originated with HSBC, but was sold to Santander when the debt was in default. Santander was not the creditor.
13. Defendant invaded the privacy of Plaintiff Joyce Hamlett and Plaintiff Letricia Hamlett-Disabled Daughter by way of intrusion in obtaining cellular phone number of Plaintiff Letricia Hamlett whom had no involvement with debt and disseminating information regarding Plaintiff Joyce Hamlett.
14. Defendant has engaged in the same and/or similar unlawful conduct in numerous of other individual and class action lawsuits, complaints; initiated civil investigative demand(s) in the State of New York and outside the State of New York.
15. On January 12, 2008 Plaintiff Joyce Hamlett refinanced a 2004 Ford Explorer and entered into a Loan Repayment and Security Agreement installment with HSBC Auto Credit Inc., HSBC Auto Finance which disclosed the cost of credit will be \$7448.84.
16. Loan Repayment and Security Agreement installment called for forty (48) equal installment payments of \$453.33 per month with a (5%) late charge fee with a maturity date of January 12, 2012. **(Exhibit A)**
17. On or about January 31, 2008 Plaintiff Joyce Hamlett received first Installment Statement from HSBC dated January 25, 2008 showing balance \$14,677.17. Installment Statement was \$464.87 and differed from the

\$453.33 on signed original Repayment and Security Agreement without explanation. **(Exhibit B)**

On or about February 14, 2008 Plaintiff Joyce Hamlett received a second Installment Statement dated February 7, 2008 from HSBC. **(Exhibit C)**

19. On or about February 18, 2008 Plaintiff Joyce Hamlett called HSBC disputing monthly payment that differed from Loan Repayment and Agreement. HSBC representative stated that changes needed to be made without a valid reason and Plaintiff would receive updated agreement. Plaintiff never received updated agreement.
20. HSBC Installment Statement dated August 14, 2009, shows balance was \$11,866.46. **(Exhibit D)**
21. HSBC Installment Statement dated October 14, 2009, shows balance was \$ 11,655.49. **(Exhibit E)**
22. HSBC Installment Statement dated January 14, 2010, shows balance was \$11,031.02. **(Exhibit F)**
23. HSBC Installment Statement dated February 14, 2010, shows balance was \$10,770.17. **(Exhibit G)**
24. On March 3, 2008 thru March 5, 2010 Plaintiff Joyce Hamlett payments were received by HSBC pursuant to terms of agreement and/or verbal agreements. **(Exhibit H)**

1. Mar. 3, 2008 - \$469.87	9. Jan. 2, 2009 - \$210.00	17. June 1, 2009 - \$260.00
2. Apr. 1, 2008 - \$469.87	10. Jan. 26, 2009 - \$250.00	18. Aug. 5, 2009 - \$488.00
3. May 2, 2008 - \$469.87	11. Feb. 3, 2009 - \$210.00	19. Sept. 10, 2009 - \$466.00
4. June 23, 2008 - \$469.87	12. Mar. 3, 2009 - \$450.00	20. Jan. 4, 2010 - \$465.00
5. Aug. 14, 2008 - \$474.87	13. Apr. 1, 2009 - \$450.00	21. Feb. 4, 2010 - \$465.00
6. Sept. 22, 2008 - \$469.87	14. Apr. 24, 2009 - \$200.00	22. Mar. 5, 2010 - \$465.00
7. Nov. 5, 2008 - \$500.00	15. May 1, 2009 - \$250.00	
8. Dec. 2, 2008 - \$480.00	16. May 26, 2009 - \$200.00	

25. On or around April 26, 2010 Plaintiff Joyce Hamlett received first Installment Statement dated April 19, 2010 from Defendant Santander, balance was \$10, 352.23. No prior notice from HSBC or Defendant informing Plaintiff Joyce Hamlett that Defendant was servicing the loan. **(Exhibit I)**
26. On April 5, 2010 thru February 10, 2011 Defendant debited and received payments from Plaintiff Joyce Hamlett bank account. Plaintiff out of good faith continued to make payments and diligently tried to resolve third party debt issues with Defendant. **(Exhibit J)**

1. Apr. 5, 2010 - \$465.00	7. Oct 4, 2010 - \$230.70
2. May. 4, 2010 - \$465.00	8. Oct 21, 2010 - \$270.00
3. Jun. 7, 2010 - \$465.00	9. Nov. 3, 2010 - \$465.00
4. Jul. 7, 2010 - \$465.00	10. Dec. 6, 2010 - \$465.00
5. Aug. 13, 2010 - \$465.00	11. Feb. 10, 2011 - \$1,000.00
6. Oct. 4, 2010 - \$200.00	

27. On November 15, 2010 Plaintiff Joyce Hamlett noticed increase in balance and called Defendant representative Chris explained concern and disputed account, demanding payment history, original signed contract and validation of third-party debt from Defendant. Representative reassured Plaintiff will receive requested information within 5 to ten business days. Thirty (30) days later Defendant didn't comply with request.
28. On December 18, 2010 Plaintiff Joyce Hamlett called Defendant Representative Mary with second request explaining concern and disputing account, demanding payment history, original signed contract and validation of third-party debt from Defendant. Defendant was made aware of violations under the Fair Debt Collection Practice Act. Representative again reassured Plaintiff will receive requested information within five (5) to ten (10) business days. Thirty (30) days later Defendant didn't comply with request.
29. On December 19, 2010 thru November 1, 2011 Defendant contacted Plaintiff Joyce Hamlett and Plaintiff Letricia Hamlett on cellular phones fifteen (15x) times to each phone seven (7) days a week beginning at 8am to 10pm in an attempt to collect a third-party debt using multiple numbers and an automated dialing system with an automated prerecorded voice leaving messages with the intent to annoy abuse and harass Plaintiffs.
30. On December 20, 2010 Defendant contacted Plaintiff Joyce Hamlett and Plaintiff Letricia Hamlett on cellular phones ten (10x) times to each phone in an attempt to collect a third-party debt using multiple numbers on an automated dialing system leaving automated prerecorded voice messages with the intent to annoy abuse and harass Plaintiffs.
31. On and starting from December 19, 2010 thru November 1, 2011, Defendant called Plaintiffs from multiple numbers listed below to conceal their identity so Plaintiffs would not be able to identify the caller as Santander. Said calls were made by Defendant in an attempt to annoy, harass and badger the Plaintiff into paying an alleged consumer third-party debt for an automobile.

1. (214) 634-1110
2. (214) 237-3577
3. (214) 540-0714
4. (214) 237-3516
5. (214) 237-3670

11. (214) 457-8155
12. (619) 757-1242
13. (303) 658-9000
14. (214) 614-3300
15. (972) 559-1163

21. (800) 418-1888
22. (866) 607-2738
23. (817) 887-0120
24. (800) 879-9756
25. (866) 861-9092

6. (214) 540-2035	16. (214) 650-2035	26. (214) 237-3567
7. (214) 614-3380	17. (877) 374-8305	27. (214) 630-0416
8. (469) 385-5260	18. (888) 222-4227	
9. (972) 559-1162	19. (800) 526-0157	
10. (303) 302-1410	20. (817) 887-0121	

32. On December 20, 2010, Plaintiff Joyce Hamlett had written a Cease and Desist/Validation of Debt letter via US Postal Mail and informed Defendant that Plaintiff Letricia Hamlett was on Psychiatric Medication and had no involvement with debt. **(Exhibit K)**
33. On February 24, 2011 and June 25, 2011 Plaintiff Joyce Hamlett had written two more Cease and Desist/Validation of Debt letters via US Postal Mail to Defendant and reiterated that Plaintiff Letricia Hamlett is on Psychiatric Medication had no involvement with debt. **(Exhibit L & L1)**
34. On December 19, 2010 thru November 1, 2011 Defendant called Plaintiffs and left artificial and prerecorded messages over nine thousand and five hundred (9,500) times, after receiving three (3) Cease and Desist letters from Plaintiff Joyce Hamlett. Defendants also left false threats on Plaintiffs cellular phones voicemail stating **“It would be to the best of your interest to contact Santander and if you don’t, legal action would be bought against you and your vehicle will be repossessed”** and **“A warrant will be issued for your arrest once we report the vehicle as stolen.”**
35. On or around May 18, 2011 Defendant locked out and disabled Plaintiff Joyce Hamlett account to prevent access to account.
36. On July 16, 2011 Plaintiff Joyce Hamlett consulted pre-paid legal attorney Feldman, Kramer & Monaco.
37. On July 20, 2011 Attorney Jacqueline M. Kelly from Feldman, Kramer & Monaco written and submitted a demand to produce documents to Defendant for Plaintiff Joyce Hamlett. **(Exhibit M)**
38. On January 10, 2012 thru February 16, 2012 Defendant again indulged itself with attempts to collect a third-party debt using an automated dialing system with an automated artificial prerecorded voice with the intent to annoy, abuse and harass Plaintiff Joyce Hamlett using multiple lines on following dates below:
- A. January 10, 2012 @ 10:05am from number (214) 540-2035
 - B. January 11, 2012 @ 10:19am from number (972) 559-1162

- C. January 12, 2012 @ 10:44am from number (469) 385-526
- D. January 12, 2012 @ 7:07pm from number (469) 385-5260
- E. February 10, 2012 @ 12:48pm from number (214) 614-3300
- F. February 10, 2012 @ 3:03pm from number (214) 614-3300
- G. February 12, 2012 @ 11:41am from number (888) 222-4227
- H. February 14, 2012 @ 11:33am from number (214) 237-3516
- I. February 14, 2012 @ 5:35pm from number (214) 237-3516
- J. February 15, 2012 @ 10:49am from number (469) 385-5260
- K. February 16, 2012 @ 10:28am from number (214) 614-3300
- L. February 16, 2012 @ 4:30pm from number (214) 614-3300

39. Defendant made calls to Plaintiffs Joyce Hamlett and Letricia Hamlett from December 19, 2010 to November 1, 2011 and from January 10, 2012 to February 16, 2012 never identified themselves in any communication that the communication is from a debt collector, and in the initial communication that any information obtained will be used to effect collection of the debt. Plaintiffs Joyce Hamlett and Letricia Hamlett were afraid to and couldn't answer their cellular phones due to Defendant bombardment of calls 7 days a week without any consent to do so.
40. Plaintiffs Joyce Hamlett and Letricia Hamlett suffered emotional distress and harm due to the bombardment of calls that Defendant made to Plaintiffs cellular phones.
41. Plaintiff Joyce Hamlett became nervous and suffered from, headaches, anxiety, crying, and loss of sleep, worrying, emotional harm and distress; increase of asthma medication due to the same aforementioned harassing calls.
42. Plaintiffs Joyce Hamlett and Letricia Hamlett due to excessive number of calls from Defendant, suffered emotional harm, distress, fear and worry, humiliation, embarrassment, indignation and stress; caused Plaintiff Letricia Hamlett increase of psych meds on or around May 24, 2011, crying, worrying, loss of sleep and acting out anger by way of violence.
43. Defendant acted intentionally and recklessly; conduct was malicious, extreme and outrageous with the intent to annoy, harass with intent to harm without excuse or justification which exceeded all possible bounds of

decency knowing that Plaintiffs was susceptible to emotional harm and distress, more so Plaintiff Letricia Hamlett due to mental condition. Defendant acts are the cause of distress and Plaintiff Letricia Hamlett suffered severe emotional distress – grief, anger and worry as a result of Defendant conduct.

44. Defendant Santander is engaged in the collection of debts from consumers using the mail and telephone. Defendant, Santander, regularly attempts to collect consumer debts alleged to be due another. Defendant is a “debt collector” as defined by the FDCPA, 15 U.S.C. § 1692a(6).
45. As a result of the aforementioned acts outlined above, Plaintiffs suffered a great deal of emotional distress, stress, anxiety and loss of sleep.

CAUSE OF ACTION

COUNT I

VIOLATION OF THE FAIR DEBT CREDIT PROTECTION ACT (FDCPA)

46. Plaintiff repeats, re-alleges, and incorporates by reference paragraphs one (1) through forty-five (45) above as though fully set forth therein.
47. Defendant violated the Fair Debt Credit Protection Act (FDCPA). Defendant violations include, but are not limited to, the following:
- A. Defendant violated 15 U.S.C. § 1692 by using false representations and deceptive means to collect a debt.
 - B. Defendant violated 15 U.S.C. § 1692e and 15 U.S.C. § 1692f by placing a bombardment of harassing and threatening telephone calls to Plaintiff Joyce Hamlett and Plaintiff Letricia Hamlett cellular phones.
 - C. Defendant violated 15 U.S.C. § 1692b(2)(3), 15 U.S.C. § 1692c and 15 U.S.C. § 1692d by continuing communication to Plaintiff Letricia Hamlett disabled daughter and Plaintiff Joyce Hamlett on cellular phones after receiving ^{two} cease and desist letters and having been informed that Plaintiff Letricia Hamlett had no involvement with debt.
 - D. Defendant violated 15 U.S.C. § 1692g by refusing to comply with multiple requests for validation and disputed amount of debt.

COUNT II

VIOLATION OF THE TELEPHONE CONSUMER PROTECTION ACT (TCPA)

48. Plaintiffs repeats, re-alleges, and incorporates by reference paragraphs one (1) through forty-five (45) above as though full set forth therein.
49. Defendant violated the Telephone Consumer Protection Act (TCPA). Defendant violations include, but are not limited to, the following:
50. Defendant violated 47 U.S.C. § 227(b)(1)(A)(iii)(D) and 47 U.S.C. § 227(d)(1)(A) by placing a bombardment of calls without Plaintiffs consent, using more than two telephone lines on multiple lines to Plaintiffs cellular phones using an automatic telephone dialing system, artificial and prerecorded voice.
51. As a result of the above violations of the Telephone Consumer Protection Act (TCPA), Defendant is liable to the Plaintiffs for declaratory judgment that Defendant conduct violated the TCPA, Plaintiffs actual damages, statutory damages of \$500 for each call, and up to three times statutory damages for willful and knowing violations pursuant to 47 U.S.C. §227(b)(3).
52. Defendant acts as described above were done with maliciousness, knowingly with willful intent of recklessness, wanton and intentional disregard for Plaintiffs rights under Federal law. As a result of the above violations of the Fair Debt Credit Protection Act (FDCPA) and Telephone Consumer Protection Act (TCPA), Defendant is liable to Plaintiffs.

COUNT III

PRIMA FACIE TORT

RECKLESS AND INTENTIONAL INFLICTION OF EMOTIONAL DISTRESS

53. Plaintiff repeats, re-alleges, and incorporates by reference paragraphs one (1) through forty-five (45) above as though fully set forth therein.
54. Defendant actions in contacting Plaintiffs after being informed that Plaintiff Letricia Hamlett-Disabled Daughter is on Psychiatric Medication, calling fifteen (15x) times each phone per day, and failing to supervise the collection activities of its agents were intended to inflict emotional distress upon Plaintiffs. Defendant used such tactics in order to intimidate to coerce payment.

55. Defendant knew Plaintiff Letricia Hamlett-Disabled Daughter would suffer emotional distress the most from its malicious activities in which Defendant activities were reckless, extreme and outrageous; intentional and more than malicious; bounds beyond human decency, atrocious and utterly intolerable in using such tactics on a mentally impaired individual in order to intimidate Plaintiff Joyce Hamlett to coerce payment.

56. As a direct and proximate result of Defendant horrendous conduct, Defendant actions caused Plaintiffs injuries and suffered actual damages in the form of emotional harm and distress, anger, anxiety, headaches, worry, frustration, loss of sleep, and humiliation. Defendants is liable to Plaintiffs.

COUNT IV

TORT

INVASION OF PRIVACY BY INTRUSION UPON SECLUSION

57. Plaintiff repeats, re-alleges, and incorporates by reference paragraphs one (1) through forty-five (45) above as though fully set forth therein.

58. Defendant intentionally interfered, physically or otherwise, with the solitude, seclusion and or private concerns or affairs of the Plaintiffs.

59. Defendant intentionally caused harm to Plaintiffs emotional well being by engaging in highly offensive conduct in the course of collecting a third party debt.

60. Plaintiffs had a reasonable expectation of privacy in their solitude, seclusion, and private concerns and affairs. As a result of such invasions of privacy, Plaintiff was harmed and caused mental and physical pain.

61. Defendant willfully and intentionally intruded into Plaintiffs' solitude, seclusion and private affairs by repeatedly and unlawfully attempting to collect a third-party debt. Defendant conduct including but not limited to repeatedly contacted Plaintiffs in an attempt to collect a debt after being advised that Plaintiff Letricia Hamlett had no involvement with debt constitutes an invasion of privacy.

62. Defendant intrusions would be highly offensive to a reasonable person and unbearable to a mentally unstable person in that position.

63. Defendants acted with oppression, malice and recklessness, and Defendants are therefore liable to Plaintiff for damages. Defendant conduct was a direct and proximate cause and is liable to Plaintiffs.

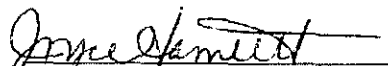
WHEREFORE, Plaintiffs Joyce Hamlett and Letricia Hamlett, respectfully requests that judgment be entered against Defendant, Santander, for the following:

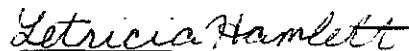
- A. Actual Damages for Intentional Infliction of Emotional Distress (IIED) - \$2,000,000.00
- B. Punitive Damages - \$6,000,000.00
- C. Invasion of Privacy
- D. Declaratory judgment that Defendant unjustifiable conduct violated the FDCPA
- E. Declaratory judgment that Defendant unjustifiable conduct violated the TCPA
- F. Statutory damages pursuant to 15 U.S.C. § 1692k(a)(2)(A)
- G. Cost of court fees pursuant to 15 U.S.C. § 1692k(a)(3)
- H. For such other and further relief as the Court may deem just and proper

DEMAND FOR JURY TRIAL

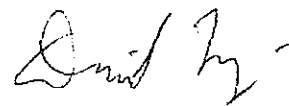
Please take notice that Plaintiffs, Joyce Hamlett and Letricia Hamlett, demand trial by jury in this action.

Dated: March 12, 2012


Joyce Hamlett - Plaintiff
15 Madison Avenue
Hempstead, NY 11550
(516) 808-0508


Letricia Hamlett - Plaintiff
15 Madison Avenue
Hempstead, NY 11550
(516) 808-0508

DAVID NUNEZ
Notary Public, State of New York
No. 01NU6159238
Qualified in Nassau County
Commission Expires January 16, 2015



cc: Reed Smith LLC Dan Schleifstein (via FEDEX Overnight Courier)

EXHIBIT A

**Repayment Agreement Instructions**

1. Read the entire agreement.
2. Sign at the bottom of this page.

Loan Repayment And Security Agreement

Borrower(s):

JOYCE B HAMLETT

Creditor:

HSBC Auto Credit Inc.

5855 Copley Drive

San Diego, California 92111

NVCON Rev. 2/21/2007

Application Number: 53470455

Date of this Loan: 01/03/2008

Principal Loan Amount \$ 14,311.00

Maturity Date: 01/17/2012

Contract Rate: 21.79 %

Address: 15 MADISON AVENUE
HEMPSTEAD NY 11550

In this Agreement, "we", "us", and "our" refer to the Creditor, HSBC Auto Credit Inc., and its successors and assigns; and "you" and "your" refer to each Borrower who signs this Loan Repayment and Security Agreement (the "Agreement") and each other person or legal entity (guarantors, endorsers, and sureties) who agrees to pay this Loan. The "Loan" is the extension of credit governed by this Agreement.

TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit at a yearly rate	FINANCE CHARGE The dollar amount the credit will cost you	Amount Financed The amount of credit provided to you or on your behalf	Total of Payments The amount you will have paid after you have made all payments as scheduled
21.79 %	\$ 7,448.84	\$ 14,311.00	\$ 21,759.84
Your payment schedule will be:			
Number of Payments	Amount of Payments	When Payments are Due	
48	\$ 453.33	Monthly, beginning: 02/17/2008	
Security: You are giving a security interest in the Vehicle described below and all Collateral as defined in this Agreement.			
Late Charge: If any payment is not paid in full within 10 days after it is due, you agree to pay a late charge equal to the greater of \$15.00 or 5% of the amount of the payment.			
Prepayment: If you pay off this note early, you will not have to pay a penalty.			
See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.			

Returned Check Charge: \$25

Itemization of the Amount Financed:

Amount Paid Directly to You:	N/A
DRIVE FINANCIAL	14,306.00
Paid to Others (We may receive or retain a portion of this amount):	
TITLE FEES	5.00

Security: This Loan is secured by a 04 FORD TRUCK
Explorer-V with a Vehicle Identification
Number 1FMDU73K84ZA09523 (the "Vehicle").

THIS CONTRACT CONTAINS AN ARBITRATION PROVISION WHICH AFFECTS YOUR RIGHTS. YOU MAY OPT OUT OF ARBITRATION BY TAKING THE ACTION DETAILED IN THE ARBITRATION PROVISION WITHIN 30 DAYS OF THE SIGNING OF THIS AGREEMENT.

By signing below, you agree to all terms and conditions as set forth on page one, page two, page three, and page four of this Agreement and you acknowledge receiving a completed copy of this Agreement, HSBC's Privacy Statement and the Truth in Lending disclosures.

Borrowers:

Joyce B Hamlett
Applicant Signature

Additional terms continued on Page 2 of this document.

EXHIBIT B



HSBC Auto Finance

Online Payments & Account Access:
www.hsbcautomotoloans.com/myaccount

Customer Service & Phone Payments:
 1-800-418-1888

Account Summary

Current Amount Due \$ 464.87
 Late Charges(s) Due \$ 0.00
 Other Charge(s) Due \$ 0.00
LEASE PAY THIS AMOUNT \$ 464.87
PAYMENT DUE DATE 02/29/2008
 Account Balance \$ 14,677.18

Account balance is not payoff amount. See reverse side for payoff information.

Billing Detail

Transaction Date	Description	Transaction Amount
02/29/08	Scheduled Payment	\$ 464.87
	TOTAL	\$ 464.87

Applied Transactions

Transaction Date	Amount Received	Interest Paid	Late Charges	Other Charges	Principal
00/00/00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

A faster, easier, better way to do car insurance.

- Get our rate and, in most cases our competitors' rates, all in one call.
- Claims and customer service reps available 24/7 at 1-800-PROGRESSIVE.
- Local claims offices near you.

Important Information

To discuss your account, please contact us at 1-800-418-1888

Page 1 of 2

Please enclose this coupon with your payment so that our address appears in the window.

HSBC

Account Summary

Account Number **500002801301-4**

Statement Date 01/25/2008
 Payment Due By 02/29/2008
 Amount Due **\$ 464.87**

- Please complete with black or blue ink only.
- Make checks payable to HSBC Auto Finance.
- Include your account number on your check or money order.
- Do not fold, staple or clip.
- Do not send cash.
- Please mail your payment with this coupon 7 days prior to the due date to ensure timely receipt.

Amount Enclosed \$

MONEYGRAM EXPRESS PAYMENT:
 Agent Locator Number: 1-800-926-9400
 Receive Code: 1403



JOYCE B HAMLETT
 15 MADISON AVE
 HEMPSTEAD NY 11550-4811



HSBC AUTO FINANCE
 P.O. BOX 17548
 BALTIMORE, MD 21297-1548



EXHIBIT C

Account Number 500002801301-4

HSBC Auto Finance

Online Payments & Account Access:
www.hsbcautomotors.com/myaccountCustomer Service & Phone Payments:
1-800-418-1888

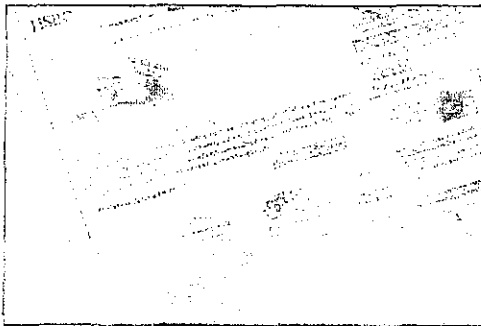
Account Summary

Current Amount Due \$ 464.87
 Late Charges(s) Due \$ 0.00
 Other Charge(s) Due \$ 0.00
PLEASE PAY THIS AMOUNT \$ 464.87
PAYMENT DUE DATE 02/29/2008
 Account Balance \$ 14,677.19

Account balance is not payoff amount. See reverse
 side for payoff information.

Billing Detail

Transaction Date	Description	Transaction Amount
02/29/08	Scheduled Payment	\$ 464.87
	TOTAL	\$ 464.87



Applied Transactions

Transaction Date	Amount Received	Interest Paid	Late Charges	Other Charges	Principal
00/00/00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Important Information

It pays to know people with HSBC's Refer-A-Friend program! For details, simply log on to your account at www.hsbcautomotors.com/myaccount today.

Page 1 of 2

Please enclose this coupon with your payment so that our address appears in the window.

Account Summary

Account Number 500002801301-4

Statement Date 02/07/2008
 Payment Due By 02/29/2008
 Amount Due \$ 464.87

- Please complete with black or blue ink only.
- Make checks payable to HSBC Auto Finance.
- Include your account number on your check or money order.
- Do not fold, staple or clip.
- Do not send cash.
- Please mail your payment with this coupon 7 days prior to the due date to ensure timely receipt.

MONEYGRAM EXPRESS PAYMENT:
 Agent Locator Number: 1-800-926-9400
 Receive Code: 1403

Amount
Enclosed \$

HSBC



JOYCE B HAMLETT
 15 MADISON AVE
 HEMPSTEAD NY 11550-4811



HSBC AUTO FINANCE
 P.O. BOX 17548
 BALTIMORE, MD 21297-1548



500002801301-4

EXHIBIT D

ISBC

Account Number 500002801301-4

Auto Finance

Online Payments & Account Access:
www.hsbeautoloans.com/myaccount
 Customer Service & Phone Payments:
 1-800-418-1888

Calls may be monitored and/or recorded for training purposes

Account Summary

Current Amount Due \$ 485.57
 Late Charge(s) Due \$ 0.00
 Other Charge(s) Due \$ 0.00
PLEASE PAY THIS AMOUNT \$ 485.57
PAYMENT DUE DATE 09/05/2009
 Account Balance \$ 11,866.46

Account balance is not payoff amount. See reverse
 side for payoff information.

Billing Detail

Transaction Date	Description	Transaction Amount
08/14/09	Balance Short Amount	\$ 0.70
09/05/09	Scheduled Payment	\$ 484.87
	TOTAL	\$ 485.57

Applied Transactions

Transaction Date	Amount Received	Interest Paid	Late Charges	Other Charges	Principal
08/05/09	\$ 488.00	\$ 259.51	\$ 0.00	\$ 20.00	\$ 208.49

Important Information

Please enclose this coupon with your payment so that our address appears in the window.

Page 1 of 1

Account Number 500002801301-4

Statement Date 08/14/2009
 Payment Due By 09/05/2009
Amount Due \$ 485.57

- Do not fold, staple or clip.
- Do not send cash.
- Please complete with black or blue ink only.
- Make checks payable to HSBC Auto Finance.
- Include your account number on your check or money order.
- Please mail your payment with this coupon 7 days prior to the due date to ensure timely receipt.

MONEYGRAM EXPRESS PAYMENT:
 Agent Locator Number: 1-800-828-8400
 Receive Code: 1403

Amount
 Enclosed \$

HSBC

How Address or Phone Number? Please check
 this box and enter new information on reverse side.



JOYCE B HAMLETT
 15 MADISON AVE
 HEMPSTEAD NY 11550-4811




HSBC AUTO FINANCE
 P.O. BOX 17548
 BALTIMORE, MD 21297-1548



55C0132330101 YYNNNNNNNN

EXHIBIT E

HSBC Auto Finance

Online Payments & Account Access:
www.hsbcautoloans.com/myaccount
 Customer Service & Phone Payments:
 1-800-418-1888

Calls may be monitored and/or recorded for training purposes

Account Summary

Current Amount Due \$ 464.87
 Late Charge(s) Due \$ 0.00
 Other Charge(s) Due \$ 0.00
PLEASE PAY THIS AMOUNT \$ 929.31
PAYMENT DUE DATE 11/05/2009
 Account Balance \$ 11,655.49

Account balance is not payoff amount. See reverse side for payoff information.

Billing Detail

Transaction Date	Description	Transaction Amount
10/05/09	Scheduled Payment	\$ 464.44
11/05/09	Scheduled Payment	\$ 464.87
	TOTAL	\$ 929.31

Applied Transactions

Transaction Date	Amount Received	Interest Paid	Late Charges	Other Charges	Principal
00/00/00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Important Information

YOUR ACCOUNT IS PAST DUE! Make your payment immediately to avoid potential fees to your account or call us today at 1-800-836-6469

Pay online:

www.hsbcautoloans.com/myaccount

or

Pay by phone:

Toll free: 1-800-418-1888

Please enclose this coupon with your payment so that our address appears in the window.

Page 1 of 2

Account Number 500002801301-4

Statement Date 10/14/2009
 Payment Due By 11/05/2009
 Amount Due \$ 929.31

- Do not fold, staple or clip.
- Do not send cash.
- Please complete with black or blue ink only.
- Make checks payable to HSBC Auto Finance.
- Include your account number on your check or money order.
- Please mail your payment with this coupon 7 days prior to the due date to ensure timely receipt.

MONEYGRAM EXPRESS PAYMENT:

Agent Locator Number: 1-800-926-9400
 Receive Code: 1403

Amount
 Enclosed \$

HSBC

New Address or Phone Number? Please check this box and enter new information on reverse side.

JOYCE B HAMLETT

15 MADISON AVE
 HEMPSTEAD NY 11550-4811

HSBC AUTO FINANCE

P.O. BOX 17548
 BALTIMORE, MD 21297-1548

500002801301400111550481

EXHIBIT F

Calls may be monitored and/or recorded for training purposes

Current Amount Due	\$ 464.87
Late Charge(s) Due	\$ 0.00
Other Charge(s) Due	\$ 0.00
PLEASE PAY THIS AMOUNT	\$ 928.92
PAYMENT DUE DATE	02/05/2010
Account Balance	\$ 11,031.02

Account balance is not payoff amount. See reverse side for payoff information.

Transaction Date	Description	Transaction Amount
01/05/10	Scheduled Payment	\$ 484.05
02/05/10	Scheduled Payment	\$ 484.87
	TOTAL	\$ 928.92

Transaction Date	Amount Received	Interest Paid	Late Charges	Other Charges	Principal
12/31/09	\$ 465.00	\$ 208.89	\$ 0.00	\$ 0.00	\$ 258.11

YOUR ACCOUNT IS PAST DUE! Make your payment immediately to avoid potential fees to your account or call us today at 1-800-836-6469

Page 1 of 2

Statement Date	01/14/2010
Payment Due By	02/05/2010
Amount Due	\$ 928.92

- Do not fold, staple or clip.
- Do not send cash.
- Please complete with black or blue ink only.
- Make checks payable to HSBC Auto Finance.
- Include your account number on your check or money order.
- Please mail your payment with this coupon 7 days prior to the due date to ensure timely receipt.



MONEYGRAM EXPRESS PAYMENT:

Agent Locator Number: 1-800-928-9400
Receive Code: 1403

Amount Enclosed \$

New Address or Phone Number? Please check this box and enter new information on reverse side.

JOYCE B HAMLETT
15 MADISON AVE
HEMPSTEAD NY 11550-4811


 HSBC AUTO FINANCE
 P.O. BOX 17548
 BALTIMORE, MD 21297-1548


מבחינתנו, זהו לא פחות מאשר

EXHIBIT G

Account Number 500002801301-4

HSBC Auto Finance

Online Payments & Account Access:
www.hsbcautoautoans.com/myaccount
 Customer Service & Phone Payments:
 1-800-418-1888

Calls may be monitored and/or recorded for training purposes

Account Summary

Current Amount Due \$ 464.87
 Late Charge(s) Due \$ 0.00
 Other Charge(s) Due \$ 20.00
PLEASE PAY THIS AMOUNT \$ 948.79
PAYMENT DUE DATE 03/05/2010
 Account Balance \$ 10,770.17

Account balance is not payoff amount. See reverse side for payoff information.

Billing Detail

Transaction Date	Description	Transaction Amount
02/01/10	Insufficient funds - 1st Return	\$ 20.00
02/05/10	Scheduled Payment	\$ 463.92
03/05/10	Scheduled Payment	\$ 464.87
TOTAL		\$ 948.79

Applied Transactions

Transaction Date	Amount Received	Interest Paid	Late Charges	Other Charges	Principal
01/31/10	\$ 465.00	\$ 204.15	\$ 0.00	\$ 0.00	\$ 260.85

Important Information

YOUR ACCOUNT IS PAST DUE! Make your payment immediately to avoid potential fees to your account or call us today at 1-800-836-6469

Please enclose this coupon with your payment so that our address appears in the window.

Page 1 of 2

Account Number 500002801301-4

Statement Date 02/14/2010
 Payment Due By 03/05/2010
Amount Due \$ 948.79

- Do not fold, staple or clip.
- Do not send cash.
- Please complete with black or blue ink only.
- Make checks payable to HSBC Auto Finance.
- Include your account number on your check or money order.
- Please mail your payment with this coupon 7 days prior to the due date to ensure timely receipt.

MONEYGRAM EXPRESS PAYMENT:
 Agent Locator Number: 1-800-826-9400
 Receive Code: 1403

Amount
 Enclosed \$

HSBC

new Address or Phone Number? Please check
 this box and enter new information on reverse side.

JOYCE B HAMLETT
 15 MADISON AVE
 HEMPSTEAD NY 11550-4811

HSBC AUTO FINANCE
 P.O. BOX 17548
 BALTIMORE, MD 21297-1548

EXHIBIT H

Page: 2 of 5

Statement Date: 03-31-2008

Account Number: [REDACTED]



JOYCE B HAMLETT
ROSA L HAMLETT
15 MADISON AVE
HEMPSTEAD NY 11550

-----Checking - [REDACTED] CONTINUED

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
03-03	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-62.00		2,974.59
03-03	External Withdrawal HSBC AUTO FIN - PAYMENT	-469.87		2,504.72
03-04	Point Of Sale Withdrawal COSTCO WHSE #00237 625 BROAD HOLLOW RD MELVILLE NYUS	-51.18		2,453.54
03-04	External Deposit NASSAU COUNTY - CH SUP DEP		148.60	2,602.14
03-05	External Deposit NASSAU COUNTY - CH SUP DEP		1.40	2,603.54
03-05	Eff. 03-04 External Withdrawal HSBC CARD SRVCS - Online Pmt	-20.00		2,583.54
03-06	Point Of Sale Withdrawal Pathmark #0653 Pathmark # 653 Bethpage NYUS	-56.51		2,527.03
03-08	Point Of Sale Withdrawal SKECHERS USA MANHATTAN BCHCAUS	-48.00		2,479.03
03-08	Point Of Sale Withdrawal SHOPRITE OF WEST B 50 110 ROUTE 109 WEST BABYLON NYUS	-59.97		2,419.06
03-11	External Deposit NASSAU COUNTY - CH SUP DEP		148.60	2,567.66
03-11	External Withdrawal GEICO - GEICO PYMT	-218.00		2,349.66
03-12	ATM Withdrawal NASSAU EDUCATORS FCU 1000 CORPORATE DRIVE WESTBURY NYU	-40.00		2,309.66
03-12	External Deposit NASSAU COUNTY - CH SUP DEP		1.40	2,311.06
03-13	ATM Withdrawal SPERRY ASSOCIATES FCU 2400 JERICHO TPKE GARDEN CITY PNY	-80.00		2,231.06

Page: 2 of 4

Statement Date: 04-30-2008

Account Number: [REDACTED]

Bethpage

You'll love banking here.

JOYCE B HAMLETT
 ROSA L HAMLETT
 15 MADISON AVE
 HEMPSTEAD NY 11550

-----Checking - 103371582 CONTINUED

ate	Description	Drafts/ Debits	Deposits/ Credits	Balance
4-01	External Withdrawal HSBC AUTO FIN - PAYMENT	-469.87		809.06
4-02	External Deposit NASSAU COUNTY - CH SUP DEP		1.40	810.46
4-05	Point Of Sale Withdrawal SHOPRITE OF WEST B 50 110 ROUTE 109 WEST BABYLON NYUS	-79.29		731.17
4-05	Deposit Online Banking Transfer From Acct# [REDACTED]		400.00	1,131.17
4-07	External Withdrawal HSBC CARD SRVCS - Online Pmt	-20.00		1,111.17
4-08	Point Of Sale Withdrawal EXXONMOBIL 640 OLD CNTRY RD GRDN CTY NYUS	-10.01		1,101.16
4-08	ATM Withdrawal NASSAU EDUCATORS FCU 1000 CORPORATE DRIVE WESTBURY NYU	-60.00		1,041.16
4-08	Point Of Sale Withdrawal EXXONMOBIL 2475 HEMPSTEAD TPK E MEADOW NYUS	-64.00		977.16
4-08	Point Of Sale Withdrawal DS *VISION DIRECT DRUGSTORE.COMWAUS	-62.92		914.24
4-08	External Deposit NASSAU COUNTY - CH SUP DEP		148.60	1,062.84
4-09	Point Of Sale Withdrawal INDUST FOR THE BLIND NY518-4568671 NYUS	-48.88		1,013.96
4-09	External Deposit NASSAU COUNTY - CH SUP DEP		150.00	1,163.96
11	Deposit		320.23	1,484.19
12	ATM Withdrawal NASSAU EDUCATORS FCU 1000 CORPORATE DRIVE WESTBURY NYU	-40.00		1,444.19

Page: 2 of 4

Statement Date: 05-31-2008

Account Number: [REDACTED]

Bethpage **B**

You'll love banking here.

JOYCE B HAMLETT
 ROSA L HAMLETT
 15 MADISON AVE
 HEMPSTEAD NY 11550

-----Checking - 103371582 CONTINUED

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
5-02	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-53.00		625.67
5-02	External Withdrawal HSBC AUTO FIN - PAYMENT	-469.87		155.80
5-03	ATM Withdrawal Suffolk Federal Credit Un 50- 110 Rt 109 Babylon	-20.00		135.80
5-03	Deposit Online Banking Transfer From Acct# [REDACTED]		60.00	195.80
5-05	External Withdrawal HSBC CARD SRVCS - Online Pmt	-21.00		174.80
5-06	Point Of Sale Withdrawal COASTALCONTACT VANCOUVER BCCA	-72.29		102.51
5-06	External Deposit NASSAU COUNTY - CH SUP DEP		148.60	251.11
5-07	External Deposit NASSAU COUNTY - CH SUP DEP		1.40	252.51
5-08	Point Of Sale Withdrawal Silkies Hosiery Service 877-7455437 PAUS	-20.00		232.51
5-12	Deposit Online Banking Transfer From Acct# 1012915010		156.21	388.72
5-12	Stop Payment Fee	-27.00		361.72
5-13	External Deposit NASSAU COUNTY - CH SUP DEP		148.60	510.32
5-13	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-115.00		395.32
5-14	External Deposit NASSAU COUNTY - CH SUP DEP		1.40	396.72
5-15	External Withdrawal MUTUAL OF OMAHA - MAY INSPRM	-83.13		313.59
5-15	External Withdrawal MUTUAL OF OMAHA MAY INSPRM (Rejected)		83.13	396.72

Account Number: [REDACTED]

Bethpage 

You'll love banking here.

JOYCE B HAMLETT
 ROSA L HAMLETT
 15 MADISON AVE
 HEMPSTEAD NY 11550

-----Checking - [REDACTED] CONTINUED

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
16-02	Deposit Online Banking Transfer From Acct# [REDACTED]		60.00	132.34
16-03	External Deposit NASSAU COUNTY - CH SUP DEP		140.00	280.34
16-03	ATM Withdrawal BETHPAGE FCU 170 FULTON AVENUE HEMPSTEAD NYUS	-20.00		260.34
16-04	External Deposit NASSAU COUNTY - CH SUP DEP		1.40	262.34
16-05	External Withdrawal HSBC CARD SRVCS - Online Pmt	-20.00		242.34
16-05	External Withdrawal GEICO - GEICO PYMT	218.15		24.19
6-11	External Deposit NASSAU COUNTY - CH SUP DEP		150.00	174.19
6-15	Deposit		300.00	474.19
6-16	Point Of Sale Withdrawal Pathmark #0653 Pathmark # 653 Bethpage NYUS	-24.21		449.98
6-17	External Deposit NASSAU COUNTY - CH SUP DEP		148.60	598.58
6-18	External Deposit NASSAU COUNTY - CH SUP DEP		150.00	748.58
6-18	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-115.00		633.58
6-23	External Withdrawal HSBC AUTO FIN - PAYMENT	-469.87		163.71
6-24	External Withdrawal T-MOBILE TEL 800-937-8997 - PCS SVC	-53.00		110.71
6-25	External Deposit NASSAU COUNTY - CH SUP DEP		150.00	260.71
6-27	ATM Withdrawal BETHPAGE FCU 210 WEST MERRICK ROAD FREEPORT NYUS	-100.00		160.71

Page: 2 of 3
 Statement Date: 08-31-2008
 Account Number: [REDACTED]

Bethpage 

You'll love banking here.

JOYCE B HAMLETT
 ROSA L HAMLETT
 15 MADISON AVE
 HEMPSTEAD NY 11550

-----Checking - [REDACTED] CONTINUED

Description	Drafts/ Debits	Deposits/ Credits	Balance
3-04 External Withdrawal T-MOBILE TEL 800-937-8997 - PCS SVC	-57.00		154.30
3-04 Deposit Transfer from [REDACTED]		651.60	805.90
1-05 ATM Withdrawal BETHPAGE FCU 899 SOUTH OYSTER BAY RDBETHPAGE NYUS	-500.00		305.90
-05 ATM Withdrawal BETHPAGE FCU 899 SOUTH OYSTER BAY RDBETHPAGE NYUS	-160.00		145.90
-05 External Deposit NASSAU COUNTY - CH SUP DEP		148.60	294.50
-05 Deposit		646.91	941.41
-06 ATM Withdrawal Suffolk Federal Credit Un 50- 110 Rt 109 Babylon	-40.00		901.41
-06 External Deposit NASSAU COUNTY - CH SUP DEP		1.40	902.81
-08 Point Of Sale Withdrawal WAL-MART #2916 2465 HEMSTEAD TURNPIKE EAST MEADOW NYUS	-26.91		875.90
-11 Point Of Sale Withdrawal SHOPRITE OF WEST B 50 110 ROUTE 109 WEST BABYLON NYUS	-6.14		869.76
11 Eff. 08-08 4924502 Check	-227.05		642.71
12 External Deposit NASSAU COUNTY - CH SUP DEP		148.60	791.31
13 External Deposit NASSAU COUNTY - CH SUP DEP		1.40	792.71
14 External Withdrawal 1-888-512-0877 TRUE PAY - TRUE PAY	-474.87		317.84
- Point Of Sale Withdrawal SHOPRITE OF WEST B 50 110 ROUTE 109 WEST BABYLON NYUS	-53.43		264.41

Page: 2 of 4
 Statement Date: 09-30-2008
 Account Number: [REDACTED]
 [REDACTED]



JOYCE B HAMLETT
 ROSA L HAMLETT
 15 MADISON AVE
 HEMPSTEAD NY 11550

-----Checking - [REDACTED] CONTINUED

Description	Drafts/ Debits	Deposits/ Credits	Balance
03 External Deposit NASSAU COUNTY - CH SUP DEP		148.60	1,086.54
04 External Deposit NASSAU COUNTY - CH SUP DEP		1.40	1,087.94
5 ATM Withdrawal BETHPAGE FCU 899 SOUTH OYSTER BAY ROdBETHPAGE NYUS	-500.00		587.94
05 ATM Withdrawal BETHPAGE FCU 899 SOUTH OYSTER BAY ROdBETHPAGE NYUS	-40.00		547.94
06 Deposit		85.00	632.94
09 External Deposit NASSAU COUNTY - CH SUP DEP		148.60	781.54
09 External Withdrawal GEICO - GEICO PYMT	-227.05		554.49
10 External Deposit NASSAU COUNTY - CH SUP DEP		1.40	555.89
13 ATM Withdrawal Suffolk Federal Credit Un 50- 110 Rt 109 Babylon	-40.00		515.89
16 External Deposit NASSAU COUNTY - CH SUP DEP		148.60	664.49
16 Eff. 09-15 447 Check	-320.00		344.49
17 External Deposit NASSAU COUNTY - CH SUP DEP		1.40	345.89
18 Deposit		340.00	685.89
19 ATM Withdrawal BETHPAGE FCU 210 WEST MERRICK ROAD FREEPORT NYUS	-100.00		585.89
19 External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-115.00		470.89
19 Deposit		251.60	722.49
External Withdrawal HSEC AUTO FTN - PAYMENT	-169.87		252.62

Page: 2 of 4

Statement Date: 11-30-2008

Account Number: [REDACTED]

Bethpage 

You'll love banking here.

JOYCE B HAMLETT
 ROSA L HAMLETT
 15 MADISON AVE
 HEMPSTEAD NY 11550

-----Checking - [REDACTED] CONTINUED

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
11-01	Point Of Sale Withdrawal TARGET T1264 LEVITTOWN 3850 HEMPSTEAD TURNPIKELEVITTOWN N	-2.32		951.29
11-01	Point Of Sale Withdrawal DOLLAR TREE #03042 3767 HEMPSTEAD TPKE LEVITTOWN NYUS	-8.43		942.86
11-03	Point Of Sale Withdrawal AP9*VALUEMAX 888-205-2257 CTUS	-19.95		922.91
1-03	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-53.00		869.91
1-03	Point Of Sale Withdrawal THE AVENUE 00007831 MASSAPEQUA NYUS	-13.48		856.43
1-04	Eff. 11-03 External Deposit NASSAU COUNTY - CH SUP DEP		150.00	1,006.43
1-04	Eff. 11-03 452 Check	-121.25		885.18
1-04	Eff. 11-03 451 Check	-196.00		689.18
1-04	Point Of Sale Withdrawal WAL-MART #5295 901 ROUTE 110 FARMINGDALE NYUS	-65.63		623.55
1-04	ATM Withdrawal BETHPAGE FCU 6257 SUNRISE HIGHWAY MASSAPEQUA NYUS	-20.00		603.55
1-05	Point Of Sale Deposit AP9*VALUEMAX 888-205-2257 CTUS		19.95	623.50
1-05	Eff. 10-31 External Withdrawal HSEC AUTO FIN - PAYMENT	-500.00		123.50
1-12	Electronic Check LIFETOUCH SCHOOL (9528265500) Accounts Receivable Entry SERIAL #: 0453	-32.00		91.50
1-12	Deposit		50.00	141.50

Page: 2 of 4

Statement Date: 12-31-2008

Account Number: [REDACTED]

Bethpage 

You'll love banking here.

JOYCE B HAMLETT
 ROSA L HAMLETT
 15 MADISON AVE
 HEMPSTEAD NY 11550

-----Checking - [REDACTED] CONTINUED

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
2-01	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-82.00		531.88
2-02	Eff. 12-01 External Withdrawal HSBC AUTO FIN - PAYMENT	-480.00		51.88
2-03	External Deposit NASSAU COUNTY - CH SUP DEP		202.60	254.48
2-03	Point Of Sale Withdrawal LEI*LANDS END CLOTHING 800-332-4700 WIUS	-41.33		213.15
2-05	Deposit Online Banking Transfer From Acct# [REDACTED]		140.00	353.15
2-05	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-82.00		271.15
2-08	Deposit Online Banking Transfer From Acct# [REDACTED]		100.00	371.15
2-08	Deposit Online Banking Transfer From Acct# [REDACTED]		51.00	422.15
2-09	External Withdrawal NATIONAL GRID-LI - ONLINE PAY	-90.00		332.15
2-09	External Withdrawal GEICO - GEICO PYMT	-227.05		105.10
2-10	Eff. 12-09 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	273.10
2-10	Point Of Sale Withdrawal MARYLAND SQUARE #4 800-727-3895 WIUS	-47.96		225.14
2-11	Deposit		140.00	365.14
2-12	Eff. 12-11 456 Check	-2.00		363.14
2-13	Point Of Sale Withdrawal SHOPRITE OF BAYSHO 1905 SUNRISE HIGHW BAYSHORE NYUS	-24.57		338.57
2-13	ATM Withdrawal BETHPAGE FCU 591 EAST MATN ST BAY SHORE NYUS	-100.00		238.57

01-31-2009

12039-0.71-1307nm21.p02

012039

JOYCE B HAMLETT
 ROSA L HAMLETT
 15 MADISON AVE
 HEMPSTEAD NY 11550

Bethpage offers great rates and flexible terms on new &
 used auto loans!
 Call 800-628-7070 to find out more today.

Through "Invest in America",
 Bethpage members can qualify for special discounts from
 U.S. automakers.
 For more information, visit www.lovemycreditunion.org

Statement Summary

Page 1 of 3

Account Number	Account Type	Balance
[REDACTED]	Savings	5.00
[REDACTED]	Checking	221.47

Savings Account Summary — [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
5.15	0.00	0.00	0.15	0.00	5.00

Transactions for Savings — [REDACTED]

Date	Description	Debits	Credits	Balance
01/01	Starting Balance			5.15
01/02	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-0.15		5.00

Checking Account Summary — [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
192.47	1,382.15	0.00	1,353.15	0.00	221.47

Transactions for Checking — [REDACTED]

Date	Description	Debits	Credits	Balance
01/01	Starting Balance			192.47
01/02	Deposit Online Banking Transfer From Acct# [REDACTED]		0.15	192.62
01/02	Deposit Online Banking Transfer From Acct# [REDACTED]		40.00	232.62
01/02	External Withdrawal HSBC AUTO FIN - PAYMENT	-210.00		22.62
01/03	Deposit		270.00	292.62
01/03	Point Of Sale Withdrawal WALDBAUMS 427 3377 HEMPSTEAD TPKE LEVITTOWN NYUS	-23.86		268.76
01/05	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-71.00		197.76
01/07	External Deposit NASSAU COUNTY - CH SUP OFP		168.00	365.76

Continued on next page

Checking Summary — [REDACTED] CONTINUED**Transactions for Checking — [REDACTED]**

Date	Description	Debits	Credits	Balance
01/08	External Withdrawal NATIONAL GRID-LI - ONLINE PAY	-90.00		275.76
01/10	ATM Withdrawal BETHPAGE FCU 899 S OYSTER BAY RD BETHPAGE NYUS	-40.00		235.76
01/12	Point Of Sale Withdrawal WALDBAUMS 204 3377 HEMPSTEAD TPKE LEVITTOWN NYUS	-4.95		230.81
01/14	Eff. 01-13 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	398.81
01/14	Eff. 01-13 Check 457	-339.71		59.10
01/19	Deposit Online Banking Transfer From [REDACTED]		100.00	159.10
01/20	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-115.00		44.10
01/22	External Deposit NASSAU COUNTY - CH SUP DEP		168.00	212.10
01/22	Deposit		300.00	512.10
01/22	Point Of Sale Withdrawal PATHMARK 999 3901 HEMPSTEAD TRNPK BETHPAGE LI NYUS	-22.53		489.57
01/22	Point Of Sale Withdrawal OFFICE MAX 3350 HEMPSTEAD TURNPIKELEVITTOWN NYUS	-16.83		472.74
01/22	Point Of Sale Withdrawal ASSOCIATED SUPERMA 595 OLD COUNTRY RD WESTBURY NYUS	-32.84		439.90
01/26	External Withdrawal HSBC AUTO FIN - PAYMENT	-250.00		189.90
01/27	Point Of Sale Withdrawal PATHMARK 999 3901 HEMPSTEAD TRNPK BETHPAGE LI NYUS	-56.43		133.47
01/28	Eff. 01-27 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	301.47
01/30	Point Of Sale Withdrawal FELLOWSHIP CHR + JEWS 312-6417200 ILUS	-40.00		261.47
01/30	Point Of Sale Withdrawal FELLOWSHIP CHR + JEWS 312-6417200 ILUS	-40.00		221.47

Drafts for Checking — [REDACTED]

Date	Draft Number	Amount	Date	Draft Number	Amount
01/14	457	339.71			

02-26-2009

12519-0.71-15485N21.p02

012519

JOYCE B HAMLETT
 ROSA I. HAMLETT
 15 MADISON AVE
 HEMPSTEAD NY 11550

Fee schedule effective April 15, 2009:

Account Overdraft (each occurrence).....	\$30
Paid Item Returned Check / Point of Sale Transaction.....	\$30
Stop Payment.....	\$30

Statement Summary

Page 1 of 3

Account Number	Account Type	Balance
[REDACTED]	Savings	5.00
[REDACTED]	Checking	445.10

Savings Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
5.00	1,160.71	0.00	1,160.71	0.00	5.00

Transactions for Savings - [REDACTED]

Date	Description	Debits	Credits	Balance
02/01	Starting Balance			5.00
02/02	Deposit Online Banking Transfer From Acct# [REDACTED]		1,160.71	1,165.71
02/02	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-1,160.71		5.00

Checking Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
221.47	1,843.00	0.00	1,619.37	0.00	445.10

Transactions for Checking - [REDACTED]

Date	Description	Debits	Credits	Balance
02/01	Starting Balance			221.47
02/02	Deposit Online Banking Transfer From Acct# [REDACTED]		130.00	351.47
02/02	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-108.00		243.47
02/03	External Deposit US TREASURY 220 - TAX REFUND		468.00	711.47
02/03	Eff. 02-02 External Withdrawal HSBC AUTO FIN - PAYMENT	-210.00		501.47
02/03	Point Of Sale Withdrawal WALDBAUMS 201 3377 HEMPSTEAD TPKE LEVITTOWN NY 11550	-6.52		494.95

Continued on next page

03-31-2009

12717-0,71-18450N21.p02

012717

JOYCE B HAMLETT
 ROSA L HAMLETT
 15 MADISON AVE
 HEMPSTEAD NY 11550

Looking for safety, flexibility
 and a solid return?

Open a Bethpage
 Money Market Account!

Call 800-628-7070 or
 visit www.bethpagefcu.com
 for rates.

Statement Summary

Page 1 of 4

AccountNumber	Account Type	Balance
[REDACTED]		1,071.15
[REDACTED]	Checking	664.96

Savings Account Summary — [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
5.00	+ 1,495.61	- 0.54	- 430.00	- 0.00	1,071.15

Transactions for Savings — [REDACTED]

Date	Description	Debits	Credits	Balance
03/01	Starting Balance			5.00
03/04	Deposit Online Banking Transfer From Acct# [REDACTED]		1,495.61	1,500.61
03/16	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-100.00		1,400.61
03/24	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-30.00		1,370.61
03/29	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-300.00		1,070.61
03/31	Credit Interest		0.54	1,071.15

The Annual Percentage Yield Earned for this statement period is 0.503 %
 Interest Paid YTD: 0.54

Checking Account Summary — [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
445.10	+ 1,763.04	- 0.00	- 1,543.18	- 0.00	664.96

Transactions for Checking — [REDACTED]

Date	Description	Debits	Credits	Balance
03/01	Starting Balance			445.10
03/01	Deposit Online Banking Transfer From Acct# [REDACTED]		250.00	695.10
03/02	Electronic Check 459 FIRST UNITED AME (INS PYMT) Accounts Receivable Entry SERIAL #: 0459	-30.00		665.10

Continued on next page

Page
Statement Date:2 of 4
03-31-2009**Checking Summary -- [REDACTED] CONTINUED****Transactions for Checking -- [REDACTED]**

Date	Description	Debits	Credits	Balance
03/02	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-110.00		555.10
03/03	Eff. 03-02 External Withdrawal HSBC AUTO FIN - PAYMENT	-450.00		105.10
03/03	Eff. 03-02 Check 460	-85.00		20.10
03/04	Eff. 03-03 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	188.10
03/05	Point Of Sale Withdrawal STOP + SHOP #552 2525 HEMPSTEAD TURNPIKEEAST MEADOW NYUS	-13.14		174.96
03/07	Point Of Sale Withdrawal FELLOWSHIP CHR + JEWS 312-6417200 ILUS	-80.00		94.96
03/11	Eff. 03-10 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	262.96
03/13	External Withdrawal GEICO - GEICO PYMT	-221.00		41.96
03/16	Deposit		237.04	279.00
03/16	Point Of Sale Withdrawal DOLLAR TREE #03042 3767 HEMPSTEAD TPKE LEVITTOWN NYUS	-9.17		269.83
03/16	Point Of Sale Withdrawal CVS 1936 2451 HEMPSTEAD TURNPK EAST MEADOW NYUS	-4.99		264.84
03/16	Point Of Sale Withdrawal ASSOCIATED SUPERMA 595 OLD COUNTRY RD WESTBURY NYUS	-31.67		233.17
03/16	Deposit Online Banking Transfer From Acct# [REDACTED]		100.00	333.17
03/18	Eff. 03-17 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	501.17
03/19	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-115.00		386.17
03/21	Point Of Sale Withdrawal WAL Wal-Mart Store 752968 5295 WAL-SAMS FARMINGDALE	-12.25		373.92
03/24	Deposit Online Banking Transfer From Acct# [REDACTED]		30.00	403.92
03/24	Eff. 03-23 Check 461	-335.00		68.92
03/24	Point Of Sale Withdrawal LEI*LANDS END CLOTHING 800-332-4700 WIUS	-31.33		37.59
03/25	Eff. 03-24 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	205.59
03/28	Deposit		174.00	379.59
03/29	Deposit Online Banking Transfer From Acct# [REDACTED]		300.00	679.59
03/30	Point Of Sale Withdrawal PANERA BREAD #4061 EAST MEADOW NYUS	-14.63		664.96

Drafts for Checking -- [REDACTED]

Date	Draft Number	Amount	Date	Draft Number	Amount
03/02	459 E	30.00	03/03	460	85.00

Continued on next page

04-30-2009

3671-0.71-21405N21.p01

003671

JOYCE B HAMLETT
 ROSA L HAMLETT
 15 MADISON AVE
 HEMPSTEAD NY 11550

Get your next auto loan from
 Bethpage Federal Credit Union
 & win the trip of a lifetime!

Visit www.bethpagefcu.com for details
 & to print out your entry form!

Statement Summary

Page 1 of 3

Account Number	Account Type	Balance
[REDACTED]	Savings	1,156.87
[REDACTED]	Checking	380.27

Savings Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
1,071.15	+ 835.72	0.00	- 750.00	0.00	1,156.87

Transactions for Savings - [REDACTED]

Date	Description	Debits	Credits	Balance
04/01	Starting Balance			1,071.15
04/02	Deposit Online Banking Transfer From Acct# [REDACTED]		685.72	1,756.87
04/02	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-100.00		1,656.87
04/09	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-100.00		1,556.87
04/12	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-100.00		1,456.87
04/17	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-300.00		1,156.87
04/22	Deposit Online Banking Transfer From Acct# [REDACTED]		150.00	1,306.87
04/25	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-50.00		1,256.87
04/29	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-100.00		1,156.87

The Annual Percentage Yield Earned for this statement period is 0.500 %
 Interest Paid YTD: 0.54

Continued on next page

Bethpage
Federal Credit Union



Statement Date:

04-30-2009

Checking Account Summary

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
664.96	2,076.18	0.00	2,360.87	0.00	380.27

Transactions for Checking

Date	Description	Debits	Credits	Balance
04/01	Starting Balance			664.96
04/01	Eff. 03-31 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	832.96
04/01	Point Of Sale Withdrawal WALGREEN COMPANY 652 HEMPSTEAD TPKE FRANKLIN SQUANYUS	-26.69		806.27
04/01	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-108.00		698.27
04/01	External Withdrawal HSBC AUTO FIN - PAYMENT	-450.00		248.27
04/02	Deposit Online Banking Transfer From Acct# [REDACTED]		100.00	348.27
04/03	External Withdrawal NATIONAL GRID-LI - ONLINE PAY	-130.00		218.27
04/07	Eff. 04-06 Check 463	-85.00		133.27
04/08	Eff. 04-07 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	301.27
04/09	Deposit Online Banking Transfer From Acct# [REDACTED]		100.00	401.27
04/11	Point Of Sale Withdrawal WALMART.COM WALMART.COM ARUS	-18.77		382.50
04/12	Deposit Online Banking Transfer From Acct# [REDACTED]		100.00	482.50
04/13	Point Of Sale Withdrawal FELLOWSHIP CHR + JEWS 312-6417200 ILUS	-80.00		402.50
04/14	Point Of Sale Withdrawal WESTERN BEEF, IN 61 SECOND STREET MINEOLA NYUS	-18.34		384.16
04/15	Eff. 04-14 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	552.16
04/15	Point Of Sale Withdrawal COASTALCONTACT VANCOUVER BCCA	-85.33		466.83
04/15	Eff. 04-14 Check 462	-30.00		436.83
04/17	Deposit Online Banking Transfer From Acct# [REDACTED]		300.00	736.83
04/17	Deposit		174.77	911.60
04/20	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-76.00		835.60
04/20	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-115.00		720.60
04/20	Point Of Sale Withdrawal SEARS.COM 9300 800-676-5543 IAUS	-33.71		686.89
04/21	External Withdrawal GEICO - GEICO PYMT	-219.36		467.53
04/22	Eff. 04-21 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	635.53

Continued on next page

3071-0.71-214USN21.p01

Checking Summary - [REDACTED] CONTINUED**Transactions for Checking - [REDACTED]**

Date	Description	Debits	Credits	Balance
04/22	Deposit		160.00	795.53
04/22	Point Of Sale Withdrawal PATHMARK 999 3901 HEMPSTEAD TRNPK BETHPAGE LI NYUS	-11.71		783.82
04/22	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-150.00		633.82
04/23	Point Of Sale Withdrawal SEARS.COM 9300 800-676-5543 IAUS	-33.20		600.62
04/23	Point Of Sale Deposit SEARS.COM 9300 800-676-5543 IAUS		8.15	608.77
04/23	Point Of Sale Deposit SEARS.COM 9300 800-676-5543 IAUS		1.09	609.86
04/23	Point Of Sale Deposit SEARS.COM 9300 800-676-5543 IAUS		0.54	610.40
04/23	Point Of Sale Deposit SEARS.COM 9300 800-676-5543 IAUS		1.09	611.49
04/23	Point Of Sale Deposit SEARS.COM 9300 800-676-5543 IAUS		0.54	612.03
04/24	External Withdrawal HSBC AUTO FIN - PAYMENT	-200.00		412.03
04/24	Eff. 04-23 Check 464	-20.00		392.03
04/25	Point Of Sale Withdrawal SHOPRITE OF WEST B 50 110 ROUTE 109 WEST BABYLON NYUS	-49.32		342.71
04/25	Point Of Sale Withdrawal WAL Wal-Mart Store 412158 5295 WAL-SAMS FARMINGDALE	-29.54		313.17
04/25	Point Of Sale Withdrawal PATHMARK 999 3901 HEMPSTEAD TRNPK BETHPAGE LI NYUS	-12.65		300.52
04/25	Deposit Online Banking Transfer From Acct# [REDACTED]		50.00	350.52
04/27	Eff. 04-24 Check 466	-346.24		4.28
04/29	Eff. 04-28 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	172.28
04/29	Deposit Online Banking Transfer From Acct# [REDACTED]		100.00	272.28
04/30	Point Of Sale Withdrawal Staples, Inc. 2310 Jericho Turnpike GARDEN CITY PNYUS	-32.01		240.27
04/30	Deposit		140.00	380.27

Drafts for Checking - [REDACTED]

Date	Draft Number	Amount	Date	Draft Number	Amount
04/15	462	30.00	04/24	464	20.00
04/07	463	85.00	04/27	466 *	346.24

* denotes check out of sequence

05-31-2009

3809-0.67-24047N21.p01

003909

JOYCE B HAMLETT
ROSA L HAMLETT
15 MADISON AVE
HEMPSTEAD NY 11550



Receive a Bethpage Federal Credit Union Air Show
debit card when you open any new
Bethpage Checking Account!

Statement Summary

Page 1 of 3

Account Number	Account Type	Balance
[REDACTED]	Savings	1,106.87
[REDACTED]	Checking	382.26

Savings Account Summary — [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
1,156.87	0.00	0.00	50.00	0.00	1,106.87

Transactions for Savings — [REDACTED]

Date	Description	Debits	Credits	Balance
05/01	Starting Balance			1,156.87
05/30	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-50.00		1,106.87

The Annual Percentage Yield Earned for this statement period is 0.501 %
Interest Paid YTD: 0.54

Checking Account Summary — [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
380.27	1,997.14	0.00	1,995.15	0.00	382.26

Transactions for Checking — [REDACTED]

Date	Description	Debits	Credits	Balance
05/01	Starting Balance			380.27
05/01	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-109.00		271.27
05/01	External Withdrawal HSBC AUTO FIN - PAYMENT	-250.00		21.27
05/01	Point Of Sale Withdrawal HAPAD INC INTERNE00 OF 412-8351234 PAUS	-19.50		1.77
05/02	Deposit Online Banking Transfer From Acct# [REDACTED]		300.00	301.77
05/02	ATM Withdrawal Suffolk Federal Credit Un 50 110 Rt 109 Babylon	-200.00		101.77
05/04	Eff. 05-01 Check 445	-20.00		81.77

Continued on next page

Statement Date:

05-31-2009

Checking Summary - [REDACTED] CONTINUED**Transactions for Checking - [REDACTED]**

Date	Description	Debits	Credits	Balance
05/23	Point Of Sale Withdrawal BJ'S WHOLESALE C 50 Daniel Street FARMINGDALE NYUS	-45.00		103.33
05/24	Point Of Sale Withdrawal WAL Wal-Mart Store 750557 5295 WAL-SAMS FARMINGDALE	-52.83		50.50
05/24	ATM Withdrawal BETHPAGE FCU 6257 SUNRISE HIGHWAY MASSAPEQUA NYUS	-20.00		30.50
05/26	Deposit Online Banking Transfer From Acct# [REDACTED]		200.00	230.50
05/26	External Withdrawal HSBC AUTO FIN - PAYMENT	-200.00		30.50
05/27	Point Of Sale Withdrawal BIG 99 CENT 130 WEST MERRICK ROAD VALLEY STREAMNYUS	-10.75		19.75
05/28	Eff. 05-27 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	187.75
05/28	Deposit		155.00	342.75
05/30	Point Of Sale Withdrawal SHOPRITE OF WEST B 50 110 ROUTE 109 WEST BABYLON NYUS	-48.13		294.62
05/30	Point Of Sale Withdrawal SHOPRITE OF BAYSHO 1905 SUNRISE HIGHW BAYSHORE NYUS	-62.91		231.71
05/30	Point Of Sale Withdrawal WALDBAUMS 203 450 MAIN ST FARMINGDALE NYUS	-9.59		222.12
05/30	Deposit Online Banking Transfer From Acct# [REDACTED]		110.14	332.26
05/30	Deposit Online Banking Transfer From Acct# [REDACTED]		50.00	382.26

Drafts for Checking - [REDACTED]

Date	Draft Number	Amount	Date	Draft Number	Amount
05/04	465	20.00	05/19	467 *	335.00

* denotes check out of sequence

06-30-2009

4126-0.09-27040N21.p01

004126

JOYCE B HAMLETT
ROSA L HAMLETT
15 MADISON AVE
HEMPSTEAD NY 11550

It pays to have friends!

Refer a friend to Bethpage
to open a checking account
& get a \$25 bonus in your checking account!
You can earn up to \$250

See? It really does pay to have friends!

Statement Summary

Page 1 of 3

AccountNumber	Account Type	Balance
[REDACTED]	Savings	6.38
[REDACTED]	Checking	60.23

Savings Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
1,106.87	50.90	1.38	1,152.77	0.00	6.38

Transactions for Savings - [REDACTED]

Date	Description	Debits	Credits	Balance
06/01	Starting Balance			1,106.87
06/05	Deposit Online Banking Transfer From Acct# [REDACTED]		50.90	1,157.77
06/09	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-120.00		1,037.77
06/19	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-30.00		1,007.77
06/23	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-1,002.77		5.00
06/30	Credit Interest		1.38	6.38

The Annual Percentage Yield Earned for this statement period is 0.498 %
Interest Paid YTD: 1.92

Checking Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
382.26	1,704.00	0.00	2,026.03	0.00	60.23

Transactions for Checking - [REDACTED]

Date	Description	Debits	Credits	Balance
06/01	Starting Balance			382.26
06/01	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-107.00		275.26
06/01	External Withdrawal HSBC AUTO FIN - PAYMENT	-260.00		15.26

Continued on next page

2500 Payments 8/09 ~ 9/09

MoneyGram International

Transaction History Request

Report Range Dates: January 2009 - December 2009

ATT: JOYCE HAMLETT

61853438	8/5/2009	\$488.00	\$9.50	JOYCE HAMLETT	15 MADISON AVE	HEMPSTEAD	08/05/2009	HSBC AUTO FINANCE CORP
51543166	9/10/2009	\$466.00	\$9.50	JOYCE HAMLETT	15 MADISON AVE	HEMPSTEAD NY	09/10/2009	HSBC AUTO FINANCE CORP

01-31-2010

**Pocket Your First Month's
Auto Payment with Bethpage!**

Get an auto loan
for a new or used purchase between
January 15 & February 28, 2010
and Bethpage will pay your
first month's auto payment up to \$500!*

*see www.bethpagefcu.com for details

2851-0.71-48369N21.p01

002851

JOYCE B HAMLETT
ROSA L HAMLETT
15 MADISON AVE
HEMPSTEAD NY 11550

Statement Summary

Page 1 of 3

Account Number	Account Type	Balance
[REDACTED]	Savings	2,222.71
[REDACTED]	Checking	212.19
[REDACTED]	Free Checking Plus	136.48

Savings Account Summary — [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
2,221.39	1.32	0.00	0.00	0.00	2,222.71

Transactions for Savings — [REDACTED]

Date	Description	Debits	Credits	Balance
01/01	Starting Balance			2,221.39
01/03	Deposit Online Banking Transfer From Acct# [REDACTED]		1.32	2,222.71

The Annual Percentage Yield Earned for this statement period is 0.499 %

Checking Account Summary — [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
685.65	792.39	0.00	1,265.85	0.00	212.19

Transactions for Checking — [REDACTED]

Date	Description	Debits	Credits	Balance
01/01	Starting Balance			685.65
01/02	Point Of Sale Withdrawal STOP + SHOP #552 2525 HEMPSTEAD TURNPIKE EAST MEADOW NYUS	-46.70		638.95
01/02	Point Of Sale Withdrawal SHOPRITE OF WEST B 50-110 ROUTE 109 WEST BABYLON NYUS	-12.04		626.91
01/04	External Withdrawal T-MOBILE 800-937-8997 - FDC PAYMEN	-113.00		513.91
01/04	External Withdrawal HSBC AUTO FIN - PAYMENT	-465.00		48.91
01/06	Eff. 01-05 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	216.91

Continued on next page

02-28-2010

As a courtesy to our members,
Bethpage will be showing
overdraft fees that are incurred
on a Monthly & Year-to-Date
basis on your statements.

4589-0.71-51819N21.p01

004589

JOYCE B HAMLETT
ROSA L HAMLETT
15 MADISON AVE
HEMPSTEAD NY 11550

Questions?
Call 800-628-7070 or stop into your local
Bethpage branch to speak with a
representative.

Statement Summary

Page 1 of 3

AccountNumber	Account Type	Balance
[REDACTED]	Savings	1,557.61
[REDACTED]	Checking	124.46
[REDACTED]	Free Checking Plus	501.11

Savings Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
2,222.71	744.90	0.00	1,410.00	0.00	1,557.61

Transactions for Savings - [REDACTED]

Date	Description	Debits	Credits	Balance
02/01	Starting Balance			2,222.71
02/01	Deposit Online Banking Transfer From Acct# [REDACTED]		684.90	2,907.61
02/01	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-300.00		2,607.61
02/01	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-70.00		2,537.61
02/14	Deposit Online Banking Transfer From Acct# [REDACTED]		60.00	2,597.61
02/16	ATM Withdrawal BETHPAGE FCU 210 WEST MERRICK RD FREEPORT NYUS	-500.00		2,097.61
02/16	ATM Withdrawal BETHPAGE FCU 210 WEST MERRICK RD FREEPORT NYUS	-400.00		1,697.61
02/24	ATM Withdrawal NASSAU EDUCATORS FCU 1000 CORPORATE DRIVE WESTBURY NYU	-140.00		1,557.61

The Annual Percentage Yield Earned for this statement period is 0.498 %

Checking Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
212.19	1,753.48	0.00	1,841.21	0.00	124.46

Transactions for Checking - [REDACTED]

Date	Description	Debits	Credits	Balance
02/01	Starting Balance			212.19

Continued on next page

Bethpage
Federal Credit Union



Page

2 of 3

Statement Date:

02-28-2010

Checking Summary — [REDACTED] **CONTINUED**

Transactions for Checking — [REDACTED]

Date	Description	Debits	Credits	Balance
02/01	External Withdrawal HSBC AUTO FIN - PAYMENT	-465.00		-252.81
02/01	External Withdrawal HSBC AUTO FIN - PAYMENT (Rejected)		465.00	212.19
02/01	Insufficient Funds Charge External Withdrawal (Returned) HSBC AUTO FIN - PAYMENT	-30.00		182.19
02/01	Deposit Online Banking Transfer From Acct# [REDACTED]		136.48	318.67
02/01	Deposit Online Banking Transfer From Acct# [REDACTED]		300.00	618.67
02/01	ATM Withdrawal BETHPAGE FCU 170 FULTON AVE. HEMPSTEAD NYUS	-60.00		558.67
02/01	Deposit Online Banking Transfer From Acct# [REDACTED]		70.00	628.67
02/02	External Withdrawal T-MOBILE 800-937-8997 - FDC PAYMEN	-111.00		517.67
02/02	Eff. 02-01 Reversed Returned Insuff Fee Reversal NSF		30.00	547.67
02/03	Eff. 02-02 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	715.67
02/03	Eff. 02-02 Check 482	-50.00		665.67
02/04	External Withdrawal GEICO - GEICO PYMT	-198.00		467.67
02/04	Eff. 02-01 External Withdrawal HSBC AUTO FIN - PAYMENT	-465.00		2.67
02/10	Eff. 02-09 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	170.67
02/14	Deposit		110.00	280.67
02/14	ATM Withdrawal BETHPAGE FCU 3284 HEMPSTEAD TURNPIKELEVITTOWN NYUS	-80.00		200.67
02/14	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-60.00		140.67
02/18	Eff. 02-17 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	308.67
02/19	External Withdrawal LIPA - ONLINE PAY	-130.00		178.67
02/23	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-99.99		78.68
02/24	Eff. 02-23 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	246.68
02/24	Point Of Sale Withdrawal DOLLAR TREE #03042 3767 HEMPSTEAD TPKE LEVITTOWN NYUS	-6.22		240.46
02/25	External Withdrawal CABLEVISION 2034_41626 - E-BILL	-96.00		144.46
02/27	ATM Withdrawal Suffolk Federal Credit Un 50- 110 Rt 109 Babylon	-20.00		124.46

Continued on next page

03-31-2010

What's better than saving money?

Making money...
with a Bethpage Certificate Account!For current rates and terms
visit lovebethpage.com
or call 800-628-7070

29832-0.91-85899N21.p05

029832

JOYCE B HAMLETT
ROSA L HAMLETT
15 MADISON AVE
HEMPSTEAD NY 11550**Statement Summary**

Page 1 of 4

Account Number	Account Type	Balance
[REDACTED]	Savings	1,466.37
[REDACTED]	Checking	234.01
[REDACTED] 2	Free Checking Plus	320.33

Savings Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
1,557.61	684.90	2.59	773.73	5.00	1,466.37

Transactions for Savings - [REDACTED]

Date	Description	Debits	Credits	Balance
03/01	Starting Balance			1,557.61
03/01	Deposit Online Banking Transfer From Acct# [REDACTED]		684.90	2,242.51
03/09	ATM Withdrawal BETHPAGE FCU 170 FULTON AVE. HEMPSTEAD NYUS	-60.00		2,182.51
03/13	ATM Withdrawal Suffolk Federal Credit Un 50- 110 Rt 109 Babylon	-40.00		2,142.51
03/18	ATM Withdrawal BETHPAGE FCU 613 SUNRISE HIGHWAY LYNBROOK NYUS	-420.00		1,722.51
03/21	Overdraft Protection Withdraw	-3.73		1,718.78
03/21	OD Protection Tran Fee	-5.00		1,713.78
03/31	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-250.00		1,463.78
03/31	Credit Interest		2.59	1,466.37

The Annual Percentage Yield Earned for this statement period is 0.503 %

Interest Paid YTD: 2.59

Summary of Overdraft and Returned Item Fees

	Total for This Period	Total Year-to-Date
Total Over draft Fees	5.00	5.00
Total Returned Item Fees	0.00	0.00

Continued on next page

Bethpage
Federal Credit Union



Page
Statement Date:

2 of 4
03-31-2010

Checking Account Summary

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
124.46	1,448.73	0.00	1,339.18	0.00	234.01

Transactions for Checking

Date	Description	Debits	Credits	Balance
03/01	Starting Balance			124.46
03/02	External Withdrawal T-MOBILE 800-937-8997 - FDC PAYMEN	-114.00		10.46
03/03	Eff. 03-02 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	178.46
03/03	Deposit Online Banking Transfer From Acct#		465.00	643.46
03/05	External Withdrawal HSBC AUTO FIN - PAYMENT	-465.00		178.46
03/05	ATM Withdrawal NASSAU EDUCATORS FCU 1000 CORPORATE DRIVE WESTBURY NYU	-80.00		98.46
03/06	Deposit		60.00	158.46
03/06	Point Of Sale Withdrawal WAL Wal-Mart Store 940904 5295 WAL-SAMS FARMINGDALE	-84.78		73.68
03/10	Eff. 03-09 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	241.68
03/11	Deposit		60.00	301.68
03/11	Point Of Sale Withdrawal PATHMARK 999 23-05 JERICHO TRNPK GARDEN CITY NYUS	-54.42		247.26
03/12	External Withdrawal GEICO - GEICO PYMT	-193.00		54.26
03/12	Point Of Sale Withdrawal APL*ITUNES 866-712-7753 CAUS	-1.35		52.91
03/13	ATM Withdrawal Suffolk Federal Credit Un 50- 110 Rt 109 Babylon	-20.00		32.91
03/16	Point Of Sale Withdrawal APL*ITUNES 866-712-7753 CAUS	-8.04		24.87
03/17	Eff. 03-16 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	192.87
03/19	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-104.99		87.88
03/20	Point Of Sale Withdrawal APL*ITUNES 866-712-7753 CAUS	-21.55		66.33
03/20	Point Of Sale Withdrawal STOP + SHOP #564 575 MONTAUK HWY W BABYLON NYUS	-76.50		-10.17
03/20	Deposit Transfer from		20.00	9.83
03/21	Overdraft Protection Deposit		3.73	13.56
03/22	Point Of Sale Withdrawal POPEYE'S NORTH BALDWINNYUS	-13.56		0.00
03/24	Eff. 03-23 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	168.00
03/25	Point Of Sale Withdrawal APL*ITUNES 866-712-7753 CAUS	-1.99		166.01

Continued on next page

EXHIBIT I

ACCOUNT INFORMATION

JOYCE B HAMLETT
15 MADISON AVENUE
HEMPSTEAD, NY 11550-4811



04/19/2010

Account Number:	39352871000	Reg Payments due on:	5th
Balance:	\$10,352.23	Reg Payment Amount:	\$464.87
Payments Made:	23	Maturity Date:	03/29/2012
Last Payment Made:	04/02/2010	Last Payment Amount:	\$465.00

Account Status as of: 04/19/2010

Payments Due:

05/05/2010	\$464.87	Fees:	\$0.00
4/05/2010	\$463.66	Late Charges:	\$0.00
		Past Due Amount:	\$463.66
		Total Amount Due:	\$928.53

04/02/2010	Payment Made	\$-465.00
------------	--------------	-----------

PAYMENT INFORMATION

We accept payments from checking/savings accounts, credit and pinless debit/ATM cards. You can make a one-time payment or set up a recurring online payment plan. A convenience fee may be charged for using this service.

Make your payment by phone anytime. Please have your number from your checking, savings, credit card or pinless debit/ATM account ready when you call. You will also need your Santander Consumer USA account number.

Use Money Gram to make your payment. Bring your payment and fee in cash to the agent nearest you. Call toll-free 1-800-555-3133 for the Money Gram location nearest you.

You will need the following information:

Receive Code: 1544
Your account number: 39352871000

Use Western Union Quick Collect to make your payment. Bring your payment and the fee in cash to an agent near you, or use the Quick Collect by Phone service and pay with a VISA or MasterCard issued debit or credit card. Call toll-free 1-800-325-6000 for the agent location nearest you. You will need the following information:

Code City: PITSTOP
State Code: TX
Your account number: 39352871000

For prompt and accurate processing of your payment, please write your account number on your check and return it with the lower portion of this statement in the envelope provided.

To receive proper credit, please detach and return your payment and indicate amount paid.

JOYCE B HAMLETT

If you are taking advantage of our automatic payment plan or have an address change, please check the box and fill out the reverse side.

REMINDER: If you do not pay your monthly installments by the scheduled due date every month, your account will most likely not be paid in full by your scheduled maturity date and you could owe a lump sum payment at the maturity date of your loan.

Please make all checks payable to Santander Consumer USA. If you are sending in additional money to reduce your balance, please indicate below.

Payment Due Date:	04/05/2010
Account Number:	39352871000
Amount Due:	\$928.53

SANTANDER CONSUMER USA
PO BOX 660633
DALLAS, TX 75266-0633



EXHIBIT J

04-30-2010

The Bethpage Federal Credit Union
Air Show at Jones Beach
Saturday, May 29 & Sunday, May 30
10:00 am - 3:00 pm

29942-0.02-69827N21.p05

029942

JOYCE B HAMLETT
ROSA L HAMLETT
15 MADISON AVE
HEMPSTEAD NY 11550

Open any
Bethpage Checking Account
between June 1 & August 31, 2010
and receive a
Commemorative Air Show Debit Card!

Statement Summary

Page 1 of 5

Account Number	Account Type	Balance
[REDACTED]	Savings	1,211.01
[REDACTED]	Checking	115.51
[REDACTED]	Free Checking Plus	196.78

Savings Account Summary

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
1,466.37	1,480.92	0.00	1,736.28	0.00	1,211.01

Transactions for Savings

Date	Description	Debits	Credits	Balance
04/01	Starting Balance			1,466.37
04/03	Deposit Online Banking Transfer From Acct# [REDACTED]		274.91	1,741.28
04/03	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-60.00		1,681.28
04/17	ATM Withdrawal Suffolk Federal Credit Un 50- 110 Rt 109 Babylon	-100.00		1,581.28
04/19	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-100.00		1,481.28
04/21	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-120.00		1,361.28
04/24	Withdrawal	-130.00		1,231.28
04/24	ATM Withdrawal BETHPAGE FCU 899 SOUTH OYSTER BAY RDBETHPAGE NYUS	-20.00		1,211.28
04/29	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-1,206.28		5.00
04/29	Deposit Online Banking Transfer From Acct# [REDACTED]		1,206.01	1,211.01

The Annual Percentage Yield Earned for this statement period is 0.502 %
Interest Paid YTD: 2.59

Continued on next page

Federal Credit Union

Free Checking Plus Summary - [REDACTED] CONTINUED**Transactions for Free Checking Plus - [REDACTED]**

Date	Description	Debits	Credits	Balance
04/03	Deposit Online Banking Transfer From Acct# [REDACTED]		60.00	611.81
04/04	Point Of Sale Withdrawal BOSTON MARKET #117 WESTBURY NYUS	-9.78		602.03
04/05	External Withdrawal SANTANDER - CONSUMER	-465.00		137.03
04/05	Point Of Sale Withdrawal SS *NEWPORT NEWS 800-6882830 NYUS	-6.95		130.08
04/06	Point Of Sale Withdrawal RED ROOF INNS 00002667 WESTBURY NYUS	-98.22		31.86
04/07	External Deposit NYS DOL UI DD - UI DD		172.00	203.86
04/07	External Deposit NYS DOL UI DD - UI DD		25.00	228.86
04/07	Point Of Sale Withdrawal HSN*COM 940818809 800-933-2887 FLUS	-16.77		212.09
04/10	ATM Withdrawal BETHPAGE FCU 899 SOUTH OYSTER BAY RDBETHPAGE NYUS	-100.00		112.09
04/12	Point Of Sale Withdrawal SS *SPIEGEL 800-3454500 NYUS	-51.50		60.59
04/12	Point Of Sale Withdrawal INTELIUS.COM PEOPLELOOK 425-974-6100 WAUS	-1.95		58.64
04/12	Point Of Sale Withdrawal INTELIUS.COM PEOPLELOOK 425-974-6100 WAUS	-6.90		51.74
04/13	Deposit		60.00	111.74
04/13	Withdrawal	-52.85		58.89
04/13	Point Of Sale Withdrawal SOU THE HOME DEPOT 432991 172 FULTON AVE HEMPSTEAD	-27.50		31.39
04/14	Point Of Sale Withdrawal SOU USPS 3548330565162957 339 HEMPSTEAD AVE MALVERNE	-12.20		19.19
04/16	Deposit Online Banking Transfer From Acct# 103371582		11.50	30.69
04/17	Point Of Sale Withdrawal AVON ONLINE STORE 800-500-2866 NYUS	-11.49		19.20
04/20	Electronic Check 103 FIRST UNITED AME (INS PYMT)	-14.47		4.73
04/29	Deposit Online Banking Transfer From Acct# [REDACTED]		1,206.28	1,211.01
04/29	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-1,206.01		5.00
04/30	External Deposit SUTHERLAND GROUP 1233303024 09 - DIRECT DEP		191.78	196.78

Interest Paid YTD: 35.00

Drafts for Free Checking Plus - [REDACTED]

Date	Draft Number	Amount	Date	Draft Number	Amount
04/20	103 E	14.47			

Continued on next page

23942-0.32-49827N21.p05

05-31-2010

2752-0.73-73878N21.p01

002752

JOYCE B HAMLETT
ROSA L HAMLETT
15 MADISON AVE
HEMPSTEAD NY 11550

Looking to purchase
or refinance your home?

It's not too late to
lock in a great rate!

For current mortgage rates,
visit lovebethpage.com

Statement Summary

Page 1 of 3

Account Number	Account Type	Balance
[REDACTED]	Savings	721.91
[REDACTED]	Checking	167.58
[REDACTED]	Free Checking Plus	35.69

Savings Account Summary

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
1,211.01	300.90	0.00	790.00	0.00	721.91

Transactions for Savings

Date	Description	Debits	Credits	Balance
05/01	Starting Balance			1,211.01
05/01	Deposit Online Banking Transfer From Acct# [REDACTED]		300.90	1,511.91
05/04	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-220.00		1,291.91
05/24	Withdrawal	-250.00		1,041.91
05/24	ATM Withdrawal BETHPAGE FCU 3284 HEMPSTEAD TURNPIKELEVITTOWN NYUS	-60.00		981.91
05/24	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-100.00		881.91
05/29	ATM Withdrawal BETHPAGE FCU 750 OLD COUNTRY ROAD WESTBURY NYUS	-160.00		721.91

The Annual Percentage Yield Earned for this statement period is 0.505 %
Interest Paid YTD: 2.59

Summary of Overdraft and Returned Item Fees

	Total for This Period	Total Year-to-Date
Total Over draft Fees	0.00	5.00
Total Returned Item Fees	0.00	0.00

Continued on next page

Bethpage
Federal Credit Union



Page
Statement Date:

2 of 3
05-31-2010

Checking Account Summary

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
115.51	1,471.11	0.00	1,419.04	0.00	167.58

Transactions for Checking

Date	Description	Debits	Credits	Balance
05/01	Starting Balance			115.51
05/01	Point Of Sale Withdrawal TARGET 00018663 FARMINGDALE NYUS	-18.47		97.04
05/01	Deposit Online Banking Transfer From Acct#		140.00	237.04
05/01	Deposit Online Banking Transfer From Acct#		160.00	397.04
05/01	Deposit Online Banking Transfer From Acct#		244.00	641.04
05/03	External Withdrawal T-MOBILE 800-937-8997 - FDC PAYMEN	-122.00		519.04
05/03	Point Of Sale Withdrawal BJ'S WHOLESALE C 50 Daniel Street FARMINGDALE NYUS	-40.01		479.03
05/04	External Withdrawal SANTANDER - CONSUMER	-465.00		14.03
05/05	Eff. 05-04 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	182.03
05/05	ATM Withdrawal CT 7-11 2247 UTICA AVE. BROOKLYN NYUS	-60.00		122.03
05/06	Point Of Sale Withdrawal ENTERPRISE RENT-A-CAR BROOKLYN NYUS	-50.00		72.03
05/08	Point Of Sale Deposit ENTERPRISE RENT-A-CAR BROOKLYN NYUS		32.11	104.14
05/10	Deposit		38.00	142.14
05/10	ATM Withdrawal BETHPAGE FCU 3284 HEMPSTEAD TURNPIKELEVITTOWN NYUS	-40.00		102.14
05/12	Eff. 05-11 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	270.14
05/14	Point Of Sale Withdrawal WAL Wal-Mart Store 0523 2916 WAL-SAMS EAST MEADOW	-22.94		247.20
05/18	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-109.99		137.21
05/19	Eff. 05-18 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	305.21
05/22	Point Of Sale Withdrawal WAL-MART #5295 901 ROUTE 110 FARMINGDALE NYUS	-75.90		229.31
05/22	Point Of Sale Withdrawal Staples, Inc. 2310 Jericho Turnpike GARDEN CITY PNYUS	-21.71		207.60
05/22	Deposit		60.00	267.60
05/24	External Withdrawal CABLEVISION07858 - TELE PMT	-98.89		168.71

Continued on next page

06-30-2010

Bethpage has the lowest
loan rates around!Auto Loans
Home Equity Loans & Lines of Credit
MortgagesVisit lovebethpage.com
for current rates today!

4509-0.70-77878N21.p01

004509

JOYCE B HAMLETT
ROSA L HAMLETT
15 MADISON AVE
HEMPSTEAD NY 11550**Statement Summary**

Page 1 of 3

Account Number	Account Type	Balance
[REDACTED]	Savings	603.29
[REDACTED]	Checking	379.64
[REDACTED]	Bonus Checking	11.33

Savings Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
721.91	0.00	1.38	120.00	0.00	603.29

Transactions for Savings - [REDACTED]

Date	Description	Debits	Credits	Balance
06/01	Starting Balance			721.91
06/05	ATM Withdrawal Suffolk Federal Credit Un 50- 110 Rt 109 Babylon	-100.00		621.91
06/28	ATM Withdrawal BETHPAGE FCU 750 OLD COUNTRY ROAD WESTBURY NYUS	-20.00		601.91
06/30	Credit Interest		1.38	603.29

The Annual Percentage Yield Earned for this statement period is 0.501 %
Interest Paid YTD: 3.97**Summary of Overdraft and Returned Item Fees**

	Total for This Period	Total Year-to-Date
Total Over draft Fees	0.00	5.00
Total Returned Item Fees	0.00	0.00

Checking Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
167.58	1,747.02	0.00	1,534.96	0.00	379.64

Transactions for Checking - [REDACTED]

Date	Description	Debits	Credits	Balance
06/01	Starting Balance			167.58
06/01	External Withdrawal T-MOBILE 800-937-8997 - FDC PAYMEN	-135.00		32.58

Continued on next page

Bethpage
Federal Credit Union



STATEMENT DATE:

06-30-2010

Checking Summary — [REDACTED] CONTINUED

Transactions for Checking — [REDACTED]

Date	Description	Debits	Credits	Balance
06/02	Point Of Sale Withdrawal BOSTON MARKET #167 WEST HEMPSTEANYUS	-16.92		15.66
06/03	Eff. 06-02 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	183.66
06/03	Deposit		697.02	880.68
06/03	Point Of Sale Withdrawal PATHMARK 999 3901 HEMPSTEAD TRNPK BETHPAGE LI NYUS	-63.05		817.63
06/07	External Withdrawal GEICO - GEICO PYMT	-193.00		624.63
06/07	External Withdrawal SANTANDER - CONSUMER	-465.00		159.63
06/09	Eff. 06-08 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	327.63
06/16	Eff. 06-15 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	495.63
06/16	External Withdrawal NATIONAL GRID-LI - ONLINE PAY 642400577	-124.11		371.52
06/17	Electronic Check 484 FIRST UNITED AME (INS PYMT)	-30.00		341.52
06/18	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-114.99		226.53
06/19	Deposit		60.00	286.53
06/19	Withdrawal	-30.00		256.53
06/19	Deposit		30.00	286.53
06/23	Eff. 06-22 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	454.53
06/23	External Withdrawal LIPA - ONLINE PAY	-274.31		180.22
06/23	Point Of Sale Withdrawal PATHMARK 999 3901 HEMPSTEAD TRNPK BETHPAGE LI NYUS	-14.69		165.53
06/26	Deposit		120.00	285.53
06/26	ATM Withdrawal BETHPAGE FCU 613 SUNRISE HIGHWAY LYNBROOK NYUS	-40.00		245.53
06/26	Withdrawal	-20.00		225.53
06/28	Point Of Sale Withdrawal WAL Wal-Mart Store 721436 2916 WAL-SAMS EAST MEADOW	-5.84		219.69
06/28	Point Of Sale Withdrawal COMPARE FOODS 490 HEMPSTEAD TPKE W HEMPSTEAD NYUS	-8.05		211.64
06/30	Eff. 06-29 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	379.64

Drafts for Checking — [REDACTED]

Date	Draft Number	Amount	Date	Draft Number	Amount
06/17	484 E	30.00			

(E) Electronic Check

Continued on next page

07-31-2010

**Our Summer Loan Sale
has been extended until
August 31, 2010!**

Bethpage has the lowest rates around!

Auto Loans
Home Equity Loans & Lines of Credit
Mortgages

Visit lovebethpage.com
for current rates today!

4041-0.71-82178N21.p01

004841

JOYCE B HAMLETT
ROSA L HAMLETT
15 MADISON AVE
HEMPSTEAD NY 11550

Statement Summary

Page 1 of 3

AccountNumber	Account Type	Balance
[REDACTED]	Savings	1,268.61
[REDACTED]	Checking	222.43
[REDACTED]	Bonus Checking	9.16

Savings Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
603.29	1,315.32	0.00	650.00	0.00	1,268.61

Transactions for Savings - [REDACTED]

Date	Description	Debits	Credits	Balance
07/01	Starting Balance			603.29
07/01	Deposit Online Banking Transfer From Acct# [REDACTED]		1,255.32	1,858.61
07/03	ATM Withdrawal Suffolk Federal Credit Un 50- 110 Rt 109 Babylon	-140.00		1,718.61
07/06	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-410.00		1,308.61
07/25	ATM Withdrawal NASSAU EDUCATORS FCU 1000 CORPORATE DRIVE WESTBURY NYU	-100.00		1,208.61
07/29	Deposit		60.00	1,268.61

The Annual Percentage Yield Earned for this statement period is 0.501 %
Interest Paid YTD: 3.97

Summary of Overdraft and Returned Item Fees

	Total for This Period	Total Year-to-Date
Total Over draft Fees	0.00	5.00
Total Returned Item Fees	0.00	0.00

Continued on next page

Bethpage
Federal Credit Union



Page 2 of 3
Statement Date: 07-31-2010

Checking Account Summary

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
379.64	1,202.91	0.00	1,360.12	0.00	222.43

Transactions for Checking

Date	Description	Debits	Credits	Balance
07/01	Starting Balance			379.64
07/01	External Withdrawal CABLEVISION07858 - TELE PMT	-100.88		278.76
07/03	Point Of Sale Withdrawal SHOPRITE OF WEST B 50-110 ROUTE 109 WEST BABYLON NYUS	-7.01		271.75
07/03	Point Of Sale Withdrawal PATHMARK 999 531 MONTAUK HWY WEST BABYLON NYUS	-28.46		243.29
07/06	Deposit Online Banking Transfer From Acct#		410.00	653.29
07/06	External Withdrawal T-MOBILE 800-937-8997 - FDC PAYMEN	-151.91		501.38
07/07	External Withdrawal SANTANDER - CONSUMER	-465.00		36.38
07/08	Eff. 07-07 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	204.38
07/09	ATM Withdrawal NASSAU FINANCIAL FCU 2295 HEMPSTEAD TPKE EAST MEADOW NYU	-40.00		164.38
07/09	Point Of Sale Withdrawal SOU THE HOME DEPOT 161808 2000 HEMPSTEAD TURNPIKEEAST MEADOW	-26.98		137.40
07/11	Point Of Sale Withdrawal HSN*COM 961291964 800-933-2887 FLUS	-13.90		123.50
07/12	Point Of Sale Withdrawal USPS 3550000565 339 HEMPSTEAD AVE MALVERNE NYUS	-14.40		109.10
07/14	Eff. 07-13 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	277.10
07/15	Deposit		60.00	337.10
07/15	ATM Withdrawal BETHPAGE FCU 131 JERICHO TPKE MINEOLA NYUS	-40.00		297.10
07/15	Deposit		40.91	338.01
07/19	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-114.99		223.02
07/21	Eff. 07-20 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	391.02
07/21	Point Of Sale Withdrawal PATHMARK 999 23-05 JERICHO TRNPK GARDEN CITY NYUS	-92.63		298.39
07/21	Point Of Sale Withdrawal JW STATION CORP 1350 RTE 110 FARMINGDALE NYUS	-10.00		288.39
07/24	Point Of Sale Withdrawal LUCKY BEAUTY SUPPLY INC 1685 GRAND AVE BALDWIN	-23.86		264.53
07/26	External Withdrawal NATIONAL GRID-LI - ONLINE PAY	-44.42		220.11

Continued on next page
4841-0.71-02178N21.001

08-31-2010

You can beat the August heat...

...but not our great
Mortgage rates!For current rates or to apply:
Call 800-628-7070,
Visit lovebethpage.com,
Stop into your local branch

Purchase or refinance available.

4023-0.78-86675N21.nop

004023

JOYCE B HAMLETT
ROSA L HAMLETT
15 MADISON AVE
HEMPSTEAD NY 11550**Statement Summary**

Page 1 of 3

Account Number	Account Type	Balance
[REDACTED]	Savings	5.00
[REDACTED]	Checking	12.66
[REDACTED]	Bonus Checking	0.42

Savings Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
1,268.61	0.00	0.00	1,258.61	5.00	5.00

Transactions for Savings - [REDACTED]

Date	Description	Debits	Credits	Balance
08/01	Starting Balance			1,268.61
08/10	Overdraft Protection Withdraw	-6.39		1,262.22
08/10	OD Protection Tran Fee	-5.00		1,257.22
08/21	ATM Withdrawal BETHPAGE FCU 1033 ROUTE 109 FARMINGDALE NYUS	-100.00		1,157.22
08/21	Withdrawal	-500.00		657.22
08/22	Withdrawal Online Banking Transfer To Acct [REDACTED]	-652.22		5.00

The Annual Percentage Yield Earned for this statement period is 0.493 %
Interest Paid YTD: 3.97**Summary of Overdraft and Returned Item Fees**

	Total for This Period	Total Year-to-Date
Total Over draft Fees	5.00	10.00
Total Returned Item Fees	0.00	0.00

Checking Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
222.43	838.39	0.00	1,048.16	0.00	12.66

Transactions for Checking - [REDACTED]

Date	Description	Debits	Credits	Balance
08/01	Starting Balance			222.43

Continued on next page

Page 3 of 3
Statement Date: 08-31-2010

Bonus Checking Account Summary - [REDACTED]

Starting Balance		Deposits		Dividends Paid		Withdrawals		Service Charges		Ending Balance
9.16	+	731.90	+	0.00	-	740.64	-	0.00	=	0.42

Transactions for Bonus Checking - [REDACTED]

Date	Description	Debits	Credits	Balance
08/01	Starting Balance			9.16
08/04	Deposit Online Banking Transfer From Acct# [REDACTED]		500.00	509.16
08/04	Deposit Online Banking Transfer From Acct# [REDACTED]		160.00	669.16
08/09	External Withdrawal GEICO - GEICO PYMT	-202.13		467.03
08/10	Point Of Sale Withdrawal TARGET T1264 LEVITTOWN 3850 HEMPSTEAD TURNPIKELEVITTOWN N	-17.34		449.69
08/11	Point Of Sale Withdrawal PATHMARK 999 3901 HEMPSTEAD TRNPK BETHPAGE LI NYUS	-10.96		438.73
08/11	Deposit Online Banking Transfer From Acct# [REDACTED]		60.00	498.73
08/13	External Withdrawal SANTANDER - CONSUMER	-465.00		33.73
08/14	Point Of Sale Withdrawal REALTYSTORE8004271886 800-427-1886 CAUS	-1.00		32.73
08/18	External Withdrawal NATIONAL GRID-LI - ONLINE PAY	-16.69		16.04
08/21	Deposit Online Banking Transfer From Acct# [REDACTED]		4.90	20.94
08/21	ATM Withdrawal BETHPAGE FCU 1033 ROUTE 109 FARMINGDALE NYUS	-20.00		0.94
08/22	Point Of Sale Withdrawal STOP + SHOP #552 2525 HEMPSTEAD TURNPIKEEAST MEADOW NYUS	-7.52		-6.58
08/23	Deposit Online Banking Transfer From Acct# [REDACTED]		7.00	0.42

Interest Paid YTD: 35.00

10-31-2010

Looking for a great deposit rate?

Our
18-Month Bethpage Certificate Account
 can't be beat!

To compare rates,
 call 800-628-7070,
 visit lovebethpage.com or
 stop into any branch today!

31202-0.97-94707N21.nop

031202

JOYCE B HAMLETT
 ROSA L HAMLETT
 15 MADISON AVE
 HEMPSTEAD NY 11550

Statement Summary

Page 1 of 4

AccountNumber	Account Type	Balance
[REDACTED]	Savings	5.00
[REDACTED]	Checking	77.47
[REDACTED]	Bonus Checking	0.69

Savings Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
5.94	0.00	0.00	0.94	0.00	5.00

Transactions for Savings - [REDACTED]

Date	Description	Debits	Credits	Balance
10/01	Starting Balance			5.94
10/02	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-0.94		5.00

Interest Paid YTD: 4.91

Summary of Overdraft and Returned Item Fees

	Total for This Period	Total Year-to-Date
Total Over draft Fees	0.00	10.00
Total Returned Item Fees	0.00	0.00

Checking Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
49.82	1,176.00	0.00	1,203.35	0.00	22.47

Transactions for Checking - [REDACTED]

Date	Description	Debits	Credits	Balance
10/01	Starting Balance			49.82
10/02	Deposit Online Banking Transfer From Acct# [REDACTED]		120.00	169.82
10/02	Point Of Sale Withdrawal BIG LOTS #01789 VOICE ROAD PLAZA CARLE PLACE NYUS	-10.55		159.27

Continued on next page

Starting Balance		Deposits		Dividends Paid		Withdrawals		Service Charges		Ending Balance
185.30	+	516.09	+	0.00	-	700.70	-	0.00	=	0.69

Date	Description	Debits	Credits	Balance
10/01	Starting Balance			185.30
10/01	Deposit Online Banking Transfer From Acct# 9978202324		306.00	491.30
10/04	External Withdrawal SANTANDER - CONSUMER	-200.00		291.30
10/04	External Withdrawal SANTANDER - CONSUMER	-230.70		60.60
10/16	Deposit Online Banking Transfer From Acct# [REDACTED]		20.09	80.69
10/20	Deposit Online Banking Transfer From Acct# [REDACTED]		190.00	270.69
10/21	External Withdrawal SANTANDER - CONSUMER	-270.00		0.69

Summary of Overdraft and Returned Item Fees

	Total for This Period	Total Year-to-Date
Total Over draft Fees	0.00	10.00
Total Returned Item Fees	0.00	0.00

11-30-2010

Bethpage Federal Credit Union
wishes you and your family
the best for a
safe & happy 2010 holiday season!

32425-0.97-98984N21.nop

032425

JOYCE B HAMLETT
ROSA L HAMLETT
15 MADISON AVE
HEMPSTEAD NY 11550

Statement Summary

Page 1 of 4

Account Number	Account Type	Balance
[REDACTED]	Savings	5.00
[REDACTED]	Checking	146.39
[REDACTED]	Bonus Checking	0.10

Savings Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
5.00	0.00	0.00	0.00	0.00	5.00

Transactions for Savings [REDACTED]

Date	Description	Debits	Credits	Balance
11/01	Starting Balance			5.00
	There are no transactions for this period.			
	Interest Paid YTD: 4.91			

Summary of Overdraft and Returned Item Fees

	Total for This Period	Total Year-to-Date
Total Over draft Fees	0.00	10.00
Total Returned Item Fees	0.00	0.00

Checking Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
22.47	1,542.00	0.00	1,418.08	0.00	146.39

Transactions for Checking [REDACTED]

Date	Description	Debits	Credits	Balance
11/01	Starting Balance			22.47
11/02	ATM Withdrawal BETHPAGE FCU 613 SUNRISE HIGHWAY LYNBROOK NYUS	-20.00		2.47
11/02	Deposit Online Banking Transfer From Acct# [REDACTED]		120.00	122.47
11/03	Eff. 11-02 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	290.47

Continued on next page

Bethpage
Federal Credit Union



Page
Statement Date:

4 of 4
11-30-2010

Bonus Checking Summary — [REDACTED] CONTINUED

Transactions for Bonus Checking — [REDACTED]

Date	Description	Debits	Credits	Balance
11/01	Deposit Online Banking Transfer From Acct# [REDACTED]		100.00	400.69
11/01	Deposit Online Banking Transfer From Acct# [REDACTED]		64.90	465.59
11/03	External Withdrawal SANTANDER - CONSUMER	-465.00		0.59
11/10	Deposit Online Banking Transfer From Acct# [REDACTED]		14.00	14.59
11/11	Deposit Online Banking Transfer From Acct# [REDACTED]		20.00	34.59
11/11	Point Of Sale Withdrawal WALMART.COM WALMART.COM ARUS	-13.59		21.00
11/12	Point Of Sale Withdrawal SS *NEWPORT NEWS 800-6882830 NYUS	-19.66		1.34
11/21	Point Of Sale Withdrawal SHOPRITE OF WEST B 50-110 ROUTE 109 WEST BABYLON NYUS	-11.24		-9.90
11/24	Deposit Online Banking Transfer From Acct# [REDACTED]		10.00	0.10

Interest Paid YTD: 35.00

Summary of Overdraft and Returned Item Fees

	Total for This Period	Total Year-to-Date
Total Over draft Fees	0.00	10.00
Total Returned Item Fees	0.00	0.00

12-31-2010

Refinance your auto loan at **Bethpage***
and get a great rate,
lower your monthly payment
& defer your first payment for 90 days!

Stop into any branch or call 800-628-7070
to take advantage of this great offer today!

* Original auto loan must be from a different lender.

31319-0.90-02900N21.nop

031319

JOYCE B HAMLETT
ROSA I HAMLETT
15 MADISON AVE
HEMPSTEAD NY 11550

Statement Summary

Page 1 of 4

Account Number	Account Type	Balance
[REDACTED]	Savings	5.01
[REDACTED]	Checking	3.79
[REDACTED]	Bonus Checking	0.84

Savings Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
5.00	0.00	0.01	0.00	0.00	5.01

Transactions for Savings - [REDACTED]

Date	Description	Debits	Credits	Balance
12/01	Starting Balance			5.00
12/31	Credit Interest		0.01	5.01
Interest Paid YTD: 4.92				

Summary of Overdraft and Returned Item Fees

	Total for This Period	Total Year-to-Date
Total Over draft Fees	0.00	10.00
Total Returned Item Fees	0.00	0.00

Checking Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
146.39	1,380.99	0.00	1,523.59	0.00	3.79

Transactions for Checking - [REDACTED]

Date	Description	Debits	Credits	Balance
12/01	Starting Balance			146.39
12/01	Eff. 11-30 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	314.39
12/01	External Withdrawal LIPA - ONLINE PAY	-110.00		204.39
12/02	Withdrawal	-40.00		164.39

Continued on next page



Page 4 of 4
Statement Date: 12-31-2010

Drafts for Checking - [REDACTED]

Date	Draft Number	Amount	Date	Draft Number	Amount
------	--------------	--------	------	--------------	--------

(E) Electronic Check

Bonus Checking Account Summary - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
0.10	494.00	0.00	493.26	0.00	0.84

Transactions for Bonus Checking - [REDACTED]

Date	Description	Debits	Credits	Balance
12/01	Starting Balance			0.10
12/04	Deposit Online Banking Transfer From Acct# [REDACTED]		465.00	465.10
12/06	External Withdrawal SANTANDER - CONSUMER	-465.00		0.10
12/17	Deposit Online Banking Transfer From Acct# [REDACTED]		12.00	12.10
12/23	Point Of Sale Withdrawal CoastalContacts 604-6691555 CAUS	-11.98		0.12
12/24	Deposit Online Banking Transfer From Acct# [REDACTED]		17.00	17.12
12/24	Point Of Sale Withdrawal MCAFEE.COM 866-622-3911 CAUS	-16.28		0.84

Interest Paid YTD: 35.00

Summary of Overdraft and Returned Item Fees

	Total for This Period	Total Year-to-Date
Total Over draft Fees	0.00	10.00
Total Returned Item Fees	0.00	0.00

02-28-2011

**No one offers better rates for all
your borrowing needs than Bethpage!**

- Mortgage (Purchase or Refinance)
- Home Equity Line of Credit
- Auto (Purchase or Refinance)

Stop into any branch, call 800-628-7070 or
visit lovebethpage.com to get
current rates or to apply today!

26929-0.71-10045N21.nop

026829

JOYCE B HAMLETT
ROSA L HAMLETT
15 MADISON AVE
HEMPSTEAD NY 11550

Statement Summary

Page 1 of 3

Account Number	Account Type	Balance
[REDACTED]	Savings	5.00
[REDACTED]	Checking	43.12
[REDACTED]	Bonus Checking	38.75

Savings Account Summary

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
5.00	0.00	0.00	0.00	0.00	5.00

Transactions for Savings

Date	Description	Debits	Credits	Balance
02/01	Starting Balance			5.00
There are no transactions for this period.				

Checking Account Summary

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
136.89	1,817.61	0.00	1,911.38	0.00	43.12

Transactions for Checking

Date	Description	Debits	Credits	Balance
02/01	Starting Balance			136.89
02/05	Deposit		208.52	345.41
02/05	Point Of Sale Withdrawal SHOPRITE OF WEST B 50-110 ROUTE 109 WEST BABYLON NYUS	-50.93		294.48
02/07	External Withdrawal T-MOBILE 800-937-8997 - FDC PAYMEN	-118.98		175.50
02/08	Deposit Online Banking Transfer From Acct# [REDACTED]		100.00	275.50
02/08	Deposit Online Banking Transfer From Acct# [REDACTED]		1,100.00	1,375.50
02/08	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-1,000.00		375.50

Continued on next page

Page
Statement Date:

3 of 3
02-28-2011

Bonus Checking Summary — [REDACTED] CONTINUED

Transactions for Bonus Checking — [REDACTED]

Date	Description	Debits	Credits	Balance
02/08	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-1,100.00		290.84
02/08	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-270.00		20.84
02/08	Deposit Online Banking Transfer From Acct# [REDACTED]		1,000.00	1,020.84
02/09	External Deposit NY STATE - TAX REFUND		23.00	1,043.84
02/10	External Withdrawal SANTANDER - CONSUMER	-1,000.00		43.84
02/15	Deposit		34.91	78.75
02/28	ATM Withdrawal CT 7-11 310 HEMPSTEAD AV W HEMPSTEAD NYUS	-40.00		38.75

EXHIBIT K

December 20, 2010

Joyce Hamlett
15 Madison Avenue
Hempstead, NY 11550

Santander USA
P.O. Box 961245
Fort Worth, TX 76161-1245

Re: Acct # 3935287

FIRST WRITTEN REQUEST

To Whom It May Concern:

I am writing this letter to you due to non compliance of my verbal disputed and validation of claim made on November 15, 2010 and December 18, 2010. Be advised, this is not a refusal to pay, but a notice sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (b) that your claim is disputed and validation is requested. And under the Fair Debt Collection Practices Act Section 805 (C), it is my right to request that you cease contact with me. I am exercising my right to do so with this letter and also will withhold any further payments to you. I request that you immediately **CEASE** and **DESIST** all contact with me.

I'm requesting and demanding, in writing, that no more telephone contact be made by your offices to my home, to my cell phone, to my place of employment and to my disabled daughter cell phone (516) 902-2652 whom you've been harassing with the annoying and overbearing 10-15 calls per day. My daughter is on **psychiatric medication** and has no involvement with this debt, your actions are causing severe stress on my family and I. I've never ever given you my daughters phone number nor given you permission to contact her for anything. I'm begging you to please refrain from calling my disabled daughter. You've invaded our privacy and if your offices continue to attempt telephonic communication with me, my disabled daughter including but not limited to computer generated calls or correspondence sent to any third parties, it will be intentional harassment and I will have no choice but to file suit. All future communications with me **MUST** be done in writing and sent to the address noted in this letter.

All I'm asking is for you to verify and validate this debt. It is my intention to pay on any debt I may owe and faithfully just want to resolve this properly.

I respectfully request that your office provide me with competent evidence that I have any legal obligation to pay you.

Please provide me with the following:

- Provide me with documents of how you calculated what you say I owe
- Provide me with copies of any papers that show I agreed to pay what you say I owe
- Provide me with payment history of account and signed contract
- Identify the original creditor

If your offices have reported invalidated information to any of the three major Credit Bureau's (Equifax, Experian or TransUnion), said action might constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any of my credit reports by your company or the company that you represent I will not hesitate in bringing legal action against you for the following:

- Violation of the Fair Credit Reporting Act
- Violation of the Fair Debt Collection Practices Act
- Violation of the New York Fair Debt Collection Practices Act

Your offices should be able to provide the proper documentation I've previously verbally requested, I will require at least 30 days to investigate this information and during such time all collection activity must cease and desist.

Also during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel. This includes any information to a credit reporting repository that could be inaccurate or invalidated or verifying an account as accurate when in fact there is no provided proof that it is.

If your offices fail to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion request shall be sent to me immediately.

This is an attempt to correct your records, any information obtained shall be used for that purpose.

Best Regards,

Joyce Hamlett

EXHIBIT L

Joyce Hamlett
15 Madison Avenue
Hempstead, NY 11550

February 24, 2010

Santander USA
P.O. Box 961245
Fort Worth, TX 76161-1245

Re: Acct # 3935287

SECOND WRITTEN REQUEST

To Whom It May Concern:

This second written request serve as your legal notice under the federal Fair Debt Collection Practices Act (FDCPA) to cease all communication with me and my disabled daughter and other party individuals in regards to the above referenced account. I've written a cease and desist letter to you previously dated December 20, 2010 to not contact me, my disabled daughter on her cell phone (516) 902-2652, other third party individuals and for validation of the above referenced account. As to date you have yet to do so and still continue to violate our rights under the Fair Debt Collection Practices Act.

The previous letter requested and demanded that no more telephone contact be made by your offices to my home, to our cell phones, to my place of employment and to my disabled daughter whom you've been harassing and acting recklessly with the overbearing 10-15 calls per day. And had also informed you that my daughter is on psych meds and has no involvement with this debt. Yet you continue to violate the law. I'm making a second demand and request to please cease all communications with me, my disabled daughter and third parties. Your offices yet continue communication with me and my disabled daughter/which clearly presents itself as intentional emotional harassment. Your conduct is extreme and outrageous, inflicted extreme stress and is unfair. Once again, second request DO NOT CALL us again. I'm demanding that you:

- Provide me with documents of how you calculated what you say I owe
- Provide me with copies of any papers that show I agreed to pay what you say I owe
- Provide me with payment history of account and signed contract
- Identify the original creditor

Please send me copies of the original application for this account and signatures associated with this account.

Sincerely,

Joyce Hamlett

EXHIBIT L1

June 25, 2011

Joyce Hamlett
15 Madison Avenue
Hempstead, NY 11550

Santander USA
P.O. Box 961245
Fort Worth, TX 76161-1245

Re: Acct # 3935287

THIRD AND FINAL WRITTEN REQUEST

To Whom It May Concern:

This is my third and final written regarding this matter. Please **STOP** all communications with me and my disabled daughter. I've been very fair with you by submitting two (2) cease and desist letters dated December 20, 2010 and February 24, 2011 under the federal Fair Debt Collection Practices Act (FDCPA) to cease all communication with me and my disabled daughter and verification of a disputed and validation of the above referenced account. As to date you have yet to cease from doing so and still have not complied with any of our requests. I will not allow you to continue to keep violating our rights and the laws without bringing legal action against you for violating our rights under the Fair Debt Collection Practices Act, New York Fair Debt Collection Practices Act, Telephone Consumer Protection Act and Truth in Lending Act laws.

This is the my final written request and will now proceed with legal action against you.

Sincerely,

Joyce Hamlett

EXHIBIT M



FELDMAN, KRAMER & MONACO, P.C.

ATTORNEYS & COUNSELLORS

HERBERT KRAMER
WARREN B. FELDMAN
WILLIAM J. MONACO

DONNA ROSEN
ALLAN E. FOGEL
JAMES E. ORLANDO
DANIEL J. DeROSSO
STEVEN KRAMER
CHARLES H. ROSEN
GLENN L. KANTOR
CANDACE DELLACONA
JOHN T. HENDERSON
WILLIAM G. GOODE
HAROLD E. GERRY, JR.
SCOTT T. ACKERMAN
CHRISTOPHER J. LONGMAN

OF COUNSEL

DEBORAH S. GALLIN
JOHN CALMANO*
FRANCIS J. TUBRIDY
ANITA Y. AGNMAN
JACQUELINE KELLY
KATHLEEN COX
JOSEPH M. ROSENTHAL
LUCRETIA M. LUCIVERO
ROBERT D. SCHLESINGER
HENRY PONT*
ANDREW F. BREMS
KENNETH M. SPOLE*
LEONARD M. SCHNITZER
STEVEN FLYNN
GLEN LEVINE
LORETTA MCINTOSH
ROBERT H. TUCKER
PAM GOSHMAN
KEVIN CAMPBELL
DERON TUCKER
JOANNE ZAULD-CRAWFORD
HERBERT NEWMAN
STEVEN BRENNAN
ALAN BORACK
WILLIAM WEISELBERG
PATRICIA WAITE
KEITH LUDWICZAK
MARIANNE SMITH-STAHN
EPHRAIM SCHAEFLER

PARALEGALS

VICKI CASTRO
TERRY GILMORE
DEANNA GAY
JAMIE MANCUSO
BARBARA CIOFFI
MARGARET SATCHWELL
BARBARA CAPEL
DOREEN TIERNAN
LEANDRA CONDE
SHARON SAYLOR
JENNIFER MEROLLA
REGINA PARET
GINA GUELLEME
LINDA TROJCA

PLAN ADMINISTRATORS

EILEEN BAER
LAURA WEIDNER
TERRY MILLS

BUSINESS MANAGER
MARYANNE DEJEWSKI

*ALSO ADMITTED IN NJ
*ALSO ADMITTED IN CT
*ALSO ADMITTED IN PA

330 VANDERBILT MOTOR PARKWAY
HAUPPAUGE, NEW YORK 11788-5110
631.231.1190
212.809.7373
800.832.5182
FAX 631.231.4752
E-MAIL: fkm@fkm.com

July 20, 2011

Santander Consumer, USA
P.O. Box 105255
Atlanta, GA 30348-5255

Re: Joyce Hamlett
15 Madison Avenue
Hempstead, NY 11550-4811
Our File No.: P650790
Account No.: 3935287

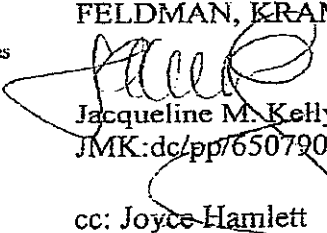
Dear Sir or Madam:

This office has been contacted by Ms. Joyce Hamlett concerning the above referenced account.

Ms. Hamlett informs us that in January 2008 she refinanced her HSBC auto loan with your company. She states that she has been making payments to your company, each month, but the account balance has not decreased. Thus, she demands that you forward to her, directly, a complete accounting of her payment history on this account.

Accordingly, we ask that you comply with Ms. Hamlett's demand. Your anticipated cooperation and prompt attention to the within are appreciated.

Very truly yours,
FELDMAN, KRAMER & MONACO, P.C.


Jacqueline M. Kelly
JMK:dc/pp/650790

cc: Joyce Hamlett

EXHIBIT
B



Jonathan Mintz
Commissioner

Azeem Rehman
Freedom of
Information Law Officer
dcafoil@dca.nyc.gov

42 Broadway
9th Floor
New York, NY 10004

+1 212 248 1030 tel
+1 212 487 4390 fax

nyc.gov/consumers

CERTIFICATION

I, Azeem Rehman, Freedom of Information Officer for the New York City Department of Consumer Affairs ("DCA"), certify that the materials to which this certificate is attached are a complete and accurate copy of records maintained by the New York City Department of Consumer Affairs in the regular course of DCA's business. Furthermore, I certify it is the regular course of DCA's business to make and keep such files, and that the originals of the documents attached were made at or about the time of the transactions to which they refer.

A handwritten signature in black ink, appearing to read "Azeem Rehman".

Azeem Rehman
Freedom of Information Law Officer

Sworn to before me
on March 23, 2012

A handwritten signature in black ink, appearing to read "Ana M. Reynoso".

Notary Public

Ana M. Reynoso
Notary Public - State of New York
No. 01RE6088309
Qualified in Queens County
My Commission Expires 03/03/2015

FREEDOM OF INFORMATION DESK
Tel. (212) 248-1030 ▼ Fax (212) 487-4390
rehmana@dca.nyc.gov



ONLINE LICENSE APPLICATION

BASIC LICENSE APPLICATION

Corporation

Active

BUSINESS INFORMATION :

Legal Name of Business Santander Consumer USA Inc.		
Business's Trade or Doing-Business-As (DBA) Name		
Business Address (No. and Street) 8585 North Stemmons Freeway, Ste 1100-North		
City and State Dallas , TX		Zip Code 75247
Borough <input type="checkbox"/> 01-Manhattan <input type="checkbox"/> 04-Queens <input type="checkbox"/> 02-Bronx <input type="checkbox"/> 05-Staten Island <input type="checkbox"/> 03-Brooklyn <input checked="" type="checkbox"/> 08-Other		Country United States
Business Telephone No. 2142373636	Fax 8176055209	Email dosborn@mcglinchey.com
Federal Employer Identification No. (EIN) 363149993	New York State Sales Tax Identification No.	Certificate of Registration No.(CRD)

CONTACT MAILING INFORMATION :

Contact Name and Title Jonna L. Boyle , Director, Legal and Governance	
Mailing Address (No. and Street) 5201 Rufe Snow Dr	
City and State North Richland Hills, TX	Zip Code 76180
Borough <input type="checkbox"/> 01-Manhattan <input type="checkbox"/> 04-Queens <input type="checkbox"/> 02-Bronx <input type="checkbox"/> 05-Staten Island <input type="checkbox"/> 03-Brooklyn <input checked="" type="checkbox"/> 08-Other	Country United States

Confirmation No. (Epay Code) 1322596391036		Case ID 45050	
Application No. 1414777		CAMIS No. 41632294	
Code 122	Class E	Subclass	Item Count
Type Debt Collection Agency License			Total Fee: \$115.81

Page: 1 Document Name: untitled

AZEEMR ** PLEASE USE THE CLEAR KEY TO EXIT THIS SCREEN **

CAMIS-ID: 41632294 LIC-NO: 1414771 BASE-LIC-NO: ENTITY-TYPE: L11122

BUS-CODE: ADDR-CHG: NAME-CHG: WAM-DIST:

LIC/PMT-CODE: DEBT COLLECTION AGENCY CLASS: E SUBCLASS:

ITM-CNT: ITM-CNT2: PLATES: CAPACITY: SQ-FEET:

=====

ENTITY-NAME: SANTANDER CONSUMER USA INC.

TRADE-NAME (DBA):

DOH-SITE-NAME:

PREM: BLDG-NO: 8585

STREET/AVE: NORTH STEMMONS FREEWAY

LOCATION: STE 1100 NORTH

CITY: DALLAS

STATE: TX

ZIP CODE: 75247

BORO: 08

=====

LIC/PMT-STATUS: CURRENT

OFFICE-STATUS:

BY: BRUNO, PATRICK

BY:

DATE-STATUS-CHANGED: 11/30/2011

DATE-OFF-STATUS-CHANGED:

EXPIRES: 01/31/2013 ISS: 11/30/2011

RNW-SENT:

RNW-RCVD:

STAY-OF-ENF-BY:

START:

END:

LAST-INSP-DATE:

ID:

LAST-VIOL-DATE:

INSP-PENDING:

CJO-DATE:

DCA-POSTING-ORDER-DATE:

ENTER-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10---PF11---PF12

INQ2 INSU LIST ACTV PLTS OCASN INSP CNSL COMP ADJUD RCPTS OPITMS SFAIR

PF13---PF14---PF15---PF16---PF17---PF18---PF19---PF20---PF21---PF22---PF23---PF24

EMPLOYEE COMPY NOTES TAX PEDIGR IDENT HOURS BND GV-DMV FILE-TK R.EST CLNS

Page: 1 Document Name: untitled

SCRN: LI71 CITY-AGENCIES-MANAGEMENT-INFORMATION-SYSTEM DATE: 02/29/2012
TERM: 2635 ENTITY INQUIRY II TIME: 13:21:04
CAMIS-ID: 41632294 LIC-NO: 1414771 BASE-LIC-NO: ENTITY-TYPE: LI1122
=====

MAIL ADDRESS: BLDG: 5201 STREET: RUFÉ SNOW DR
LOCATION:
C/O:
CITY: N RICHLAND HILL STATE: TX ZIP CODE: 76180 BORO: 08
PHONE #: 214-237-3636 FAX #: EMAIL: DOSBORN@MCGLINCHEY.COM
DOCUMENT #: 643595 LAST-APPLICATION: 11/30/2011 LIC-START-DATE: 11/30/2011

PRINCIPAL NAMES	SOC SEC #	PRINCIPAL TITLES
1. DUNDON, THOMAS GERARD		PRESIDENT
2. KULAS, JASON ALEXANDER		SOLE OWNER
3. GRUBB, JASON		SOLE OWNER
4. BURNS, ELDRIDGE		SECRETARY
5.		
6.		
7.		
8.		
9.		
10.		

Enter-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10---PF11---PF12---
INQ1 HELP LIST ACTY PLTS OCASN INSP CNSL COMP ADJUD RCPT OPITM EXIT

Page: 1 Document Name: untitled

** NO RECORDS FOUND FOR CAMIS-ID **

SCRN: CP00 CITY-AGENCIES-MANAGEMENT-INFORMATION-SYSTEM DATE: 02/29/12
 TERM: 2635 COMPLAINT-LIST TIME: 13:21:13.5

CAMIS-ID: 41632294

ENTITY-NAME:

ENTITY TYPE: LICENSE-NBR:

```
=====
      COMPLAINT                CLOSE-OUT
SEL      NBR      DATE      TYPE      DATE      TYPE  BRCH COMPLAINANT
=====
```

Enter-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10--PF11--PF12---
 =NA= =NA= RETRN OPTS =NA= =NA= BKWD FRWD DETL INSP ADJUD LI70

Page: 1 Document Name: untitled

NO RECORDS FOUND FOR CAMIS-ID

SCRN: AD00 CITY-AGENCIES-MANAGEMENT-INFORMATION-SYSTEM

DATE: 02/29/12

TERM: 2635

ADJUDICATION LIST

TIME: 13:21:17.7

CAMIS ID: 41632294 ENTITY TYPE:

LIC NBR:

ENTITY NAME:

SEL	VIOLATION	EVENT	EVENT	DISP1	DISP2	FINE	AMT
VIOLATION NBR	DATE	EVENT	DATE				
=====							

Enter-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10---PF11---PF12---
=NA= =NA= RETRN OPTS INSP OPITM BKWD FRWD DETL < > RETRN

Date: 2/29/2012 Time: 1:21:18 PM



ONLINE LICENSE APPLICATION

BASIC LICENSE APPLICATION

Corporation

Confirmation No. (Epay Code) : 1322596391036

CORPORATE OFFICERS, PARTNERS AND STOCKHOLDERS

Case ID : 45050

Name Thomas Gerard Dundon		
Title President, CEO Director and Vice Chairman	SSN / ITIN	% Stock Owned 0.0
Home Address (No. and Street) [REDACTED]		City and State [REDACTED]
Zip Code [REDACTED]	Borough <input type="checkbox"/> 01-Manhattan <input type="checkbox"/> 02-Bronx <input type="checkbox"/> 03-Brooklyn <input type="checkbox"/> 04-Queens <input type="checkbox"/> 05-Staten Island <input checked="" type="checkbox"/> 08-Other	Country [REDACTED]

Name Jason Alexander Kulas		
Title Chief Financial Officer	SSN / ITIN	% Stock Owned 0.0
Home Address (No. and Street) [REDACTED]		City and State [REDACTED]
Zip Code [REDACTED]	Borough <input type="checkbox"/> 01-Manhattan <input type="checkbox"/> 02-Bronx <input type="checkbox"/> 03-Brooklyn <input type="checkbox"/> 04-Queens <input type="checkbox"/> 05-Staten Island <input checked="" type="checkbox"/> 08-Other	Country United States

Name Jason Grubb		
Title Chief Operating Officer	SSN / ITIN	% Stock Owned 0.0
Home Address (No. and Street) [REDACTED]		City and State [REDACTED]
Zip Code [REDACTED]	Borough <input type="checkbox"/> 01-Manhattan <input type="checkbox"/> 02-Bronx <input type="checkbox"/> 03-Brooklyn <input type="checkbox"/> 04-Queens <input type="checkbox"/> 05-Staten Island <input checked="" type="checkbox"/> 08-Other	Country United States

Name Eldridge Burns		
Title Chief Legal Officer-Secretary	SSN / ITIN	% Stock Owned 0.0
Home Address (No. and Street) [REDACTED]		City and State [REDACTED]
Zip Code [REDACTED]	Borough <input type="checkbox"/> 01-Manhattan <input type="checkbox"/> 02-Bronx <input type="checkbox"/> 03-Brooklyn <input type="checkbox"/> 04-Queens <input type="checkbox"/> 05-Staten Island <input checked="" type="checkbox"/> 08-Other	Country United States

45050_1322596391036_AdditionalInfo

Confirmation No.(Epay Code) : 1322596391036
CaseID : 45050
Date of Submission(YYYY-MM-DD): 2011-11-29

Question 3
Name of Officer/Shareholder : Thomas Gerard Dundon
Business Name: Santander Consumer USA Inc.
Business Address: [REDACTED]
States
License Number: 1343310

Question 3
Name of Officer/Shareholder : Jason Alexander Kulas
Business Name: Santander Consumer USA Inc.
Business Address: [REDACTED]
States
License Number: 1343310

Question 3
Name of Officer/Shareholder : Jason Grubb
Business Name: Santander Consumer USA Inc.
Business Address: [REDACTED]
States
License Number:

Question 3
Name of Officer/Shareholder : Eldridge Burns
Business Name: Santander Consumer USA Inc.
Business Address: [REDACTED]
States
License Number:

SHAREHOLDERS AND OFFICERS NOT LISTED ON PDFS (If background questions answered 'YES'
information will follow)

Name of Shareholder : Dundon DFS LLC
Name of Entity to which Shareholder belongs : Santander Consumer USA Inc.
Address : 8585 North Stemmons Freeway, Ste 1100-North, Dallas, TX 75247,, United States
Stock Owned(%) : 10.0

Name of Shareholder : Sponsor Auto Finance Holdings Series LP
Name of Entity to which Shareholder belongs : Dundon DFS LLC
Address : 450 Lexington Ave, c/o Warburg Pincus LLC, New York, NY
10017, Manhattan, United States
Stock Owned(%) : 25.0

Name of Shareholder : Santander Holdings USA, Inc.
Name of Entity to which Shareholder belongs : Dundon DFS LLC
Address : 75 State Street,, Boston, MA 02109,, United States
Stock Owned(%) : 65.0

Name of Officer/Shareholder : Thomas Gerard Dundon
Name of Entity to which Officer/Shareholder belongs : Dundon DFS LLC
Title : Sole Member and Manager of Dundon DFS LLC
SSN : [REDACTED]
Address : [REDACTED]
Stock Owned(%) : 100.0

45050_1322596391036_AdditionalInfo

Question 3

Business Name: Santander Consumer USA Inc.

Business Address: 8585 North Stemmons Freeway, Ste. 1100-North, Dallas, TX
75247,, United States

License Number:



ONLINE LICENSE APPLICATION

BASIC LICENSE APPLICATION

Corporation

Confirmation No. (Epay Code) : 1322596391036

Case ID : 45050

The following questions must be answered on behalf of all individuals (other than the contact person) named on this application. If you indicate that a shareholder or partner of your company is an entity, you will need to provide responses for all individual shareholders and officers of that company as well. Appropriate explanations must be provided for any and all questions that are answered YES and be appended to this application.

1. Has this individual ever been licensed by the New York City Department of Consumer Affairs (DCA)? ☐ Yes ☒ No
2. Has this individual ever had a DCA license denied, suspended, or revoked? ☐ Yes ☒ No
3. Has this individual ever been an officer, director, shareholder, or partner of an entity licensed by DCA? ☒ Yes ☐ No
4. Is this individual related by blood or marriage to any individual who is or who ever has been licensed by DCA, or who serves, or has ever served, as an officer, director, shareholder or partner in an entity licensed by DCA? ☐ Yes ☒ No
5. Has this individual ever been found guilty of a crime, offense, or violation? ☐ Yes ☒ No
6. Is there any kind of criminal charge whatsoever pending against any person named on this application? ☐ Yes ☒ No
7. Is there any civil charge (including administrative charge) pending against this individual? ☐ Yes ☒ No
8. Is there any DCA-issued Notice of Violation, Notice of Hearing, Summons, Padlock Order, or Other Order now in effect and/or pending against this individual or any business operated by this individual? ☐ Yes ☒ No
9. Has any court rendered a judgment against this individual or any business operated by this individual for activity related to the conduct of a business? ☐ Yes ☒ No
10. Is there any judgment against this individual or any business operated by this individual that has not been paid in full for 30 days or more? ☐ Yes ☒ No

Date of Submission (YYYY-MM-DD): 2011-11-29



ONLINE LICENSE APPLICATION
DEBT COLLECTION AGENCY NON-RESIDENT FORM

Confirmation No. (Epay Code) : **1322596391036**

Case ID : **45050**

DESIGNEE

If your premises are not located within the City of New York, you must provide below the name and address of someone within the city upon whom process or other notification may be served. You may designate the Commissioner of Consumer Affairs for this purpose :

Name _____

Address _____, NY _____, UNITED STATES _____

OR

☒ I designate the Commissioner of the Department of Consumer Affairs .

Application No. _____ (for staff use only)

2011-11-29

Date (YYYY-MM-DD)



ONLINE LICENSE APPLICATION
DEBT COLLECTION /CHILD SUPPORT FORM

Confirmation No. (Epay Code) : 1322596391036

Case ID : 45050

Santander Consumer USA Inc.

(Business Name)

8585 North Stemmons Freeway, Ste 1100-North, Dallas, TX 75247, , United States

(Business Address)

X does not engage in the collection of child support payment debts within the City of New York .

I represent and warrant that if Company decides that it will engage in the collection of child support payment debt in the City of New York, it shall advise the Department of Consumer Affairs in writing before it actually contracts to collect such debt and shall submit, for the Department's review and approval, the disclosure form required by §20-494.1 (e) of the Code and the standard contract that Company intends to use for child support debt collection services.

 does engage in the collection of child support payment debts within the City of New York.

And will submit to the NYC Department of Consumer Affairs within five (5) business days as of today:

2011-11-29

a) a copy of the disclosure form used by the Company in New York City. It has all of the disclosure terms required under New York City Administrative Code § 20-494.1 (e).

b) a copy of the standard contract for child support payment debt collection services used by Company in the City of New York. It has all of the contract terms required under New York City Administrative Code § 20-492 (c).



ONLINE LICENSE APPLICATION

AFFIRMATION

Confirmation No. (Epay Code) : 1322596391036

Case ID : 45050

ACKNOWLEDGEMENT:

- ☒ I am authorized to complete and submit this application and all attachments (together, the "Application"). I have not shared my password with anyone. I have reviewed the entire Application. To the best of my knowledge, this Application is true, correct and complete. If any of the information in this Application changes, the applicant must inform the Agency issuing the license, permit or certification of those changes. I also understand that the applicant must comply with all relevant laws and rules if granted a license, permit or certification to operate. I understand that the issuing Agency has not yet considered this Application. The applicant will not operate the business until receipt of an actual license, permit or certification document from the issuing Agency, or until / unless the issuing Agency has given written permission to operate while this Application is pending. This affirmation shall be deemed executed in the City and State of New York and shall be governed by and construed in accordance with the laws of the State of New York (notwithstanding New York choice of law or conflict of law principles) and the laws of the United States. I affirm that these statements are true and correct. **PENALTY FOR FALSE STATEMENTS:** It is against the law to make a statement in this Application that you know is false. If you make a statement that you know is false, you may be punished. Under Sections 210.45 and 175.30 of the New York Penal Law, you may be: fined up to \$1000 and / or sent to jail for up to one year. Under Section 175.35 of the New York Penal Law, you may be punished if you: make a statement that you know is false and / or make the statement because you intend to mislead the issuing Agency. Under Section 175.35 of the New York Penal Law, you may be: fined up to \$5000 or fined an amount that is twice the amount of money you received by making the false statement and / or sent to jail for up to 4 years. The City Agency issuing you a license, permit or certification may also punish you for making a false statement on this Application. These punishments may include: fines or penalties of up to \$2000 for each false statement permanent loss (revocation) of your license, permit or certification

Date (YYYY-MM-DD): 2011-11-29

Document No.
587778

CITY OF NEW YORK
DEPARTMENT OF CONSUMER AFFAIRS

42 BROADWAY, NEW YORK, NY 10004

The issuance and retention of this license is contingent upon the licensee's compliance with the laws of the State of New York and the City of New York, the rules and regulations of the Department of Consumer Affairs, and the rules and regulations of all Federal, State and City agencies, now in effect or hereafter enacted.

License Type: DEBT COLLECTION AGENCY

CITY ID: 363149993

License Number: 1743310

Code: 122

Class: E

Subclass: C

Issued: 01/21/2010

Expires: 01/31/2011

Cann-ID: 41466652

Base License Number:

Start Date:

End Date: 01/31/2011

Item-count: 1

Number of Plates:

Room Capacity:

Square Footage:

Entity Name: SANTANDER CONSUMER USA INC

Trade-Name (D/B.A):

Premises Address:

8585
DALLAS

NORTH STEMMONS FREEWAY
TX 75247

SUITE 1100-N

Mailing Address:

C/O: JOSHUA MILLER
8585 NORTH STEMMONS FREEWAY
SUITE 1100-N
DALLAS TX 75247

Commissioner of Consumer Affairs

Not transferable without the approval of the Commissioner of Consumer Affairs

THIS LICENSE MUST BE CONSPICUOUSLY DISPLAYED

EXHIBIT
B2



UNITED STATES OF AMERICA
SECURITIES AND EXCHANGE COMMISSION

ATTESTATION

I HEREBY ATTEST

that:

Attached is a copy of, quarterly report on Form 10-Q, for the quarterly period ended June 30, 2010, received in this Commission August 2, 2010, under the name HSBC Finance Corporation, File No. 1-8198, pursuant to the provisions of the Securities Exchange Act of 1934.

Filed in this Commission

March 16, 2012

(Date)

A handwritten signature in cursive script, appearing to read "Larry Mills".

Larry Mills
Records Officer

It is hereby certified that the Secretary of the U.S. Securities and Exchange Commission, Washington, D.C., which Commission was created by the Securities Exchange Act of 1934 (15 U.S.C. 78a et seq.) is official custodian of the records and files of said Commission, and all records and files created or established by the Federal Trade Commission pursuant to the provisions of the Securities Act of 1933 and transferred to this Commission in accordance with Section 210 of the Securities Exchange Act of 1934, and was such official custodian at the time of executing the above attestation, and that he/she, and persons holding the positions of Deputy Secretary, Assistant Director, Records Officer, Branch Chief of Records Management, and the Program Analyst for the Records Officer, or any one of them, are authorized to execute the above attestation.

For the Commission

A handwritten signature in cursive script, appearing to read "Elizabeth M. Murphy".
Secretary

**UNITED STATES SECURITIES AND
EXCHANGE COMMISSION**

Washington, D.C. 20549

Form 10-Q

(Mark One)

- ☒ QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(d)
OF THE SECURITIES EXCHANGE ACT OF 1934

For the quarterly period ended June 30, 2010
OR

- ☐ TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d)
OF THE SECURITIES EXCHANGE ACT OF 1934

For the transition period from _____ to _____

Commission file number 1-8198

HSBC FINANCE CORPORATION

(Exact name of registrant as specified in its charter)

Delaware

(State of Incorporation)

26525 North Riverwoods Boulevard, Mettawa, Illinois

(Address of principal executive offices)

86-1052062

(I.R.S. Employer Identification No.)

60045

(Zip Code)

(224) 544-2000

Registrant's telephone number, including area code

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes ☒ No ☐

Indicate by check mark whether the registrant has submitted electronically and posted on its corporate Web site, if any, every Interactive Data File required to be submitted and posted pursuant to Rule 405 of Regulation S-T during the preceding 12 months (or for such shorter period that the registrant was required to submit and post such files). Yes ☐ No ☐

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, or a smaller reporting company. See the definitions of "large accelerated filer," "accelerated filer" and "smaller reporting company" in Rule 12b-2 of the Exchange Act. (Check one):

Large accelerated filer ☐ Accelerated filer ☐ Non-accelerated filer ☒ Smaller reporting company ☐
(Do not check if a smaller reporting company)

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Exchange Act). Yes ☐ No ☒

As of July 30, 2010, there were 66 shares of the registrant's common stock outstanding, all of which are owned by HSBC Investments (North America) Inc.

HSBC Finance Corporation

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

Note		Page
1	Organization and Basis of Presentation	8
2	Sale of Auto Finance Servicing Operations and Auto Finance Receivables	9
3	Strategic Initiatives	9
4	Securities	14
5	Receivables	18
6	Credit Loss Reserves	21
7	Receivables Held for Sale	21
8	Intangible Assets	23
9	Goodwill	23
10	Derivative Financial Instruments	24
11	Fair Value Option	29
12	Income Taxes	31
13	Pension and Other Postretirement Benefits	33
14	Related Party Transactions	35
15	Business Segments	40
16	Variable Interest Entities	44
17	Fair Value Measurements	46
18	Contingent Liabilities	54
19	New Accounting Pronouncements	55
20	Subsequent Event	56

1. Organization and Basis of Presentation

HSBC Finance Corporation is an indirect wholly owned subsidiary of HSBC North America Holdings Inc. ("HSBC North America"), which is an indirect wholly owned subsidiary of HSBC Holdings plc ("HSBC"). The accompanying unaudited interim consolidated financial statements of HSBC Finance Corporation and its subsidiaries have been prepared in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP") for interim financial information and with the instructions to Form 10-Q and Article 10 of Regulation S-X. Accordingly, they do not include all of the information and footnotes required by generally accepted accounting principles for complete financial statements. In the opinion of management, all normal and recurring adjustments considered necessary for a fair presentation of financial position, results of operations and cash flows for the interim periods have been made. HSBC Finance Corporation and its subsidiaries may also be referred to in this Form 10-Q as "we," "us" or "our." These unaudited interim consolidated financial statements should be read in conjunction with our Annual Report on Form 10-K for the year ended December 31, 2009 (the "2009 Form 10-K"). Certain reclassifications have been made to prior period amounts to conform to the current period presentation.

The consolidated financial statements have been prepared on the basis that we will continue as a going concern. Such assertion contemplates the significant losses recognized in recent years and the challenges we anticipate with respect to a sustainable return to profitability under prevailing economic conditions. HSBC continues to be fully committed and has the capacity and willingness to continue to provide the necessary capital and liquidity to fund our operations.

As previously disclosed in the 2009 Form 10-K, subsequent to the filing of the June 30, 2009 Form 10-Q certain tax return filing adjustments were identified which resulted in an increase in the required valuation allowance against deferred tax assets at June 30, 2009 and a decrease in our income tax benefit for the three and six months ended June 30, 2009. Although we concluded that the impact of these items was not material individually or in the aggregate to the consolidated financial statements for the second quarter of 2009 as originally reported, we nonetheless decided to revise the consolidated statement of income (loss) for the three and six months ended June 30, 2009 previously reported in our quarterly report on Form 10-Q for the period ended June 30, 2009 as presented in this quarterly report on Form 10-Q. This resulted in a decrease to our income tax benefit and an increase in our net loss during the three and six months ended June 30, 2009 of \$375 million as compared to what was previously reported.

Table of Contents

HSBC Finance Corporation

The preparation of financial statements in conformity with U.S. GAAP requires the use of estimates and assumptions that affect reported amounts and disclosures. Actual results could differ from those estimates. Interim results should not be considered indicative of results in future periods.

During the first quarter of 2010, we adopted new accounting guidance on the consolidation of variable interest entities ("VIEs") and new disclosure requirements relating to fair value measurements. See Note 19, "New Accounting Pronouncements" for further details and related impacts.

2. Sale of Auto Finance Servicing Operations and Auto Finance Receivables

In March 2010, we sold our auto finance receivable servicing operations as well as both delinquent and non-delinquent auto finance receivables with a carrying value of \$927 million (par value of \$1.0 billion), of which \$379 million was purchased from HSBC Bank USA immediately prior to the sale at estimated fair value, to Santander Consumer USA Inc. ("SC USA") for \$930 million in cash. Under the terms of the agreement, our auto finance receivable servicing facilities in San Diego, California and Lewisville, Texas were assigned to SC USA, and the majority of the employees from those locations were offered the opportunity to transfer to SC USA at the time of close. SC USA is servicing the remainder of our auto finance receivable portfolio as well as the auto finance receivable portfolio we had previously serviced for HSBC Bank USA. As the receivables sold were previously classified as held for sale and written down to the lower of cost or fair value, we recorded a gain of \$5 million (\$3 million after-tax) during the first quarter of 2010 which primarily related to the sale of the auto servicing platform and reversal of certain accruals related to leases assumed by SC USA. While this business was operating in run-off mode at June 30, 2010, we have not reported it as a discontinued operation because we continued to generate cash flow from the on-going collection of the receivables, including interest and fees.

In July 2010, we agreed in principle to sell the remainder of our auto finance receivable portfolio with an outstanding principal balance of \$2.9 billion at June 30, 2010 and other related assets to an unaffiliated third party, and to transfer approximately \$490 million of indebtedness secured by auto finance receivables. See Note 20, "Subsequent Event," for additional information regarding this transaction.

3. Strategic Initiatives

As discussed in prior filings, we have been engaged in a continuing, comprehensive evaluation of the strategies and opportunities of our operations. In light of the unprecedented developments in the retail credit markets, particularly in the residential mortgage industry, this evaluation resulted in decisions to lower the risk profile of our operations, to reduce our capital and liquidity requirements by reducing the size of our balance sheet and to rationalize and maximize the efficiency of our operations. As a result, a number of strategic actions have been undertaken beginning in mid-2007 which are summarized below:

2009 Strategic Initiatives During 2009, we undertook a number of actions including the following:

- > In November 2009, we entered into an agreement to sell our auto finance receivable servicing operations and auto finance receivables. See Note 2, "Sale of Auto Finance Servicing Operations and Auto Finance Receivables," for further discussion regarding this transaction.
- > Throughout 2009, we decided to exit certain lease arrangements and consolidate a variety of locations across the United States. As a result, we have or will exit certain facilities and/or significantly reduce our occupancy space over the next 6 to 12 months in the following locations: Bridgewater, New Jersey; Minnetonka, Minnesota; Wood Dale, Illinois; Elmhurst, Illinois; Sioux Falls, South Dakota and Tampa, Florida. Additionally, we have consolidated our operations in Virginia Beach, Virginia into our Chesapeake, Virginia facility and consolidated certain servicing functions currently performed in Brandon, Florida to facilities in Buffalo, New York and Elmhurst, Illinois.
- > In late February 2009, we decided to discontinue new customer account originations for all products by our Consumer Lending business and close all branch offices.

HSBC Finance Corporation

	Three Months Ended June 30,		Six Months Ended June 30,	
	2010	2009	2010	2009
	(in millions)			
Support services from HSBC affiliates:				
HTSU	(225)	(198)	(482)	(414)
HSBC Global Resourcing (UK) Ltd.	(31)	(43)	(65)	(87)
Other HSBC affiliates	(7)	(9)	(14)	(17)
Total support services from HSBC affiliates	(263)	(250)	(561)	(518)
Stock based compensation expense with HSBC	(4)	(2)	(8)	(17)
Insurance commission paid to HSBC Bank Canada	(9)	(5)	(14)	(10)

(1) Includes interest expense paid to HSBC affiliates for debt held by HSBC affiliates as well as net interest paid to or received from HSBC affiliates on risk management positions related to non-affiliated debt.

(2) During the second quarter of 2010, changes were made in the methodology to allocate rental expense between us and HTSU and an adjustment was made to rental revenue to conform to this methodology for all of 2010. These changes resulted in a reversal of a portion of previously recognized rental revenue during the second quarter of 2010 which resulted in a net expense of \$6 million. Rental revenue from HTSU totaled \$6 million during year-to-date period, compared to \$14 million and \$25 million during the three and six months ended June 30, 2009, respectively.

Transactions with HSBC Bank USA:

- In January 2009, we sold our GM and UP Portfolios to HSBC Bank USA with an outstanding principal balance of \$12.4 billion the time of sale and recorded a gain on the bulk sale of these receivables of \$130 million. This gain was partially offset by a loss of \$80 million recorded on the termination of cash flow hedges associated with the \$6.1 billion of indebtedness transferred to HSBC Bank USA as part of these transactions. We retained the customer account relationships and by agreement sell on a daily basis all new credit card receivable originations for the GM and UP Portfolios to HSBC Bank USA. We continue to service the GM and UP receivables for HSBC Bank USA for a fee. Information regarding these receivables is summarized in the table below.
- In January 2009, we also sold certain auto finance receivables with an outstanding principal balance of \$3.0 billion at the time of sale to HSBC Bank USA and recorded a gain on the bulk sale of these receivables of \$7 million. In March 2010, we repurchase \$379 million of these auto finance receivables from HSBC Bank USA and immediately sold them to SC USA. See Note 2, "Sale of Auto Finance Servicing Operations and Auto Finance Receivables," for further discussion of the transaction with SC USA. Prior to the sale of our receivable servicing operations to SC USA in March 2010, we serviced these auto finance receivables for HSBC Bank USA for a fee. Information regarding these receivables is summarized in the table below.
- In July 2004 we purchased the account relationships associated with \$970 million of credit card receivables from HSBC Bank USA and on a daily basis, we sell new receivable originations on these credit card accounts to HSBC Bank USA. We continue to service these loans for a fee. Information regarding these receivables is summarized in the table below.
- In December 2004, we sold to HSBC Bank USA our private label receivable portfolio (excluding retail sales contracts at our Consumer Lending business). We continue to service the sold private label and credit card receivables and receive servicing and related fee income from HSBC Bank USA. We retained the customer account relationships and by agreement sell on a daily basis all new private label receivable originations and new receivable originations on these credit card accounts to HSBC Bank USA. Information regarding these receivables is summarized in the table below.
- In 2003 and 2004, we sold approximately \$3.7 billion of real estate secured receivables to HSBC Bank USA. We continue to service these receivables for a fee. Information regarding these receivables is summarized in the table below.

Table of Contents

HSBC Finance Corporation

modifications of such loans do not result in the removal of those loans from the pool even if the modification of those loans would otherwise be considered a troubled debt restructuring. An entity will continue to be required to consider whether the pool of assets in which the loan is included is impaired if expected cash flows for the pool change. The new guidance is effective prospectively for loan modifications for those loans that are acquired with deteriorating credit quality and accounted for on a pool basis occurring in the first interim or annual period ending on or after July 15, 2010. Early application is permitted. This update will not have any impact on our financial position or results of operations.

20. Subsequent Event

In July 2010, we agreed in principle to sell the remainder of our auto finance receivable portfolio with an outstanding principal balance of \$2.9 billion at June 30, 2010 and other related assets to an unaffiliated third party for approximately \$2.7 billion, and to transfer approximately \$490 million of indebtedness secured by auto finance receivables, resulting in net cash proceeds of approximately \$2.2 billion. As a result of this transaction, we anticipate that we will recognize a pre-tax loss of approximately \$70 million in the third quarter of 2010. The sale is expected to close in the third quarter of 2010.

EXHIBIT
C



UNITED STATES OF AMERICA
SECURITIES AND EXCHANGE COMMISSION

ATTESTATION

I HEREBY ATTEST

that:

*Attached is a copy of, current report on Form 8-K, dated
August 27, 2010, received in this Commission September 3, 2010, under
the name HSBC Finance Corporation, File No. 1-8198, pursuant to the
provisions of the Securities Exchange Act of 1934.*

on file in this Commission
March 16, 2012

(Date)

A handwritten signature in cursive script, appearing to read "Larry Mills".

Larry Mills
Records Officer

It is hereby certified that the Secretary of the U.S. Securities and Exchange Commission, Washington, D.C., which Commission was created by the Securities Exchange Act of 1934 (15 U.S.C. 78a et seq.) is official custodian of the records and files of said Commission, and all records and files created or established by the Federal Trade Commission pursuant to the provisions of the Securities Act of 1933 and transferred to this Commission in accordance with Section 210 of the Securities Exchange Act of 1934, and was such official custodian at the time of executing the above attestation, and that he/she, and persons holding the positions of Deputy Secretary, Assistant Director, Records Officer, Branch Chief of Records Management, and the Program Analyst for the Records Officer, or any one of them, are authorized to execute the above attestation.

For the Commission

A handwritten signature in cursive script, appearing to read "Elizabeth M. Murphy".

Secretary

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): **August 27, 2010**

Commission file number **1-8198**

HSBC FINANCE CORPORATION
(Exact name of registrant as specified in its charter)

Delaware
(State of incorporation)

86-1052062
(IRS Employer Identification Number)

26525 N. Riverwoods Boulevard
Mettawa, Illinois
(Address of principal executive offices)

60045
(Zip Code)

Registrant's telephone number, including area code **(224) 544-2000**

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- ☐ Financial communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Securities material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 8.01. Other Events.

As reported in the Quarterly Report on Form 10-Q for the period ended June 30, 2010, HSBC Finance Corporation ("HSBC Finance") agreed in principle in July 2010 to sell the remainder of its auto finance receivables portfolio. On August 27, 2010, HSBC Finance completed the sale to Santander Consumer USA Inc. ("Santander"). The transaction consisted of the sale of auto finance receivables with an outstanding principal balance of approximately \$2.6 billion and other related assets for approximately \$2.56 billion, including the transfer of approximately \$432 million of indebtedness secured by auto finance receivables, resulting in net cash proceeds to HSBC Finance of approximately \$2.1 billion. HSBC Finance will recognize a pre-tax loss of approximately \$50 million in the third quarter of 2010 relating to this transaction.

In connection with the sale, HSBC Finance transferred and assigned to Santander, and Santander assumed and agreed to perform, the obligations of HSBC Finance as "Servicer" under the Sale and Servicing Agreements in effect with respect to HSBC Finance's outstanding securitization transactions, known as HSBC Automotive Trust (USA) 2006-1, HSBC Automotive Trust (USA) 2006-2, HSBC Automotive Trust (USA) 2006-3, HSBC Automotive Trust (USA) 2007-1 (collectively, the "Securitization Trusts").

Holders of the notes issued by the Securitization Trusts are directed to santanderconsumer.com/investors/hsbc-hat.aspx for more information regarding Santander and its servicing portfolio and practices.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

HSBC FINANCE CORPORATION
(Registrant)

By: /s/ Mick Forde
Senior Vice President, General Counsel -
Treasury and Assistant Secretary

Dated: September 2, 2010

EXHIBIT
D

Santander Consumer USA
P.O. Box 660633
Dallas, TX 75266-0633

Santander Consumer USA
Attention: Bankruptcy Dept.
P.O. Box 560284
Dallas, TX 75356-0284

All verbal communication regarding a bankruptcy needs to be made by contacting the bankruptcy department at 1-888-437-4846.

Santander Consumer USA
1010 W. Mockingbird Lane
Suite 100
Dallas, TX 75247

Santander Consumer USA
P.O. Box 47260
Atlanta, GA 30362

Santander Consumer USA
P.O. Box 961245
Fort Worth, TX 76161-1245

Please call toll-free 1-888-222-4227 to obtain your payoff information, next payment due, date of last payment or to update your account at any time. You may also use this system to make a payment by phone. Follow the simple instructions that will guide you through our menu.

Your contract includes a requirement to maintain an insurance policy on your vehicle that provides comprehensive and collision coverage and to have a Loss Payee and Additional Insured Endorsement. Please make sure this information is correctly disclosed on your policy. Please call toll-free 1-888-222-4227 to update your policy information at any time.

You have plenty of other things to worry about, so let us handle your vehicle payments. Sign up today for Auto Pay and your monthly payments will automatically be deducted from your personal checking or savings account and credited to your account by the payment due date. You will never have to worry about a late or missing car payment again!

Simply visit santanderconsumerusa.com to sign up, or call us toll-free at 1-888-222-4227 and an account manager will be happy to assist you.

Simply provide us with a 30-day written notice from the customer who authorized the recurring ACH transactions on the relevant account, and we will process the cancellation.

You may stop payment of a debit entry by providing written notification to both Santander Consumer USA and your financial institution prior to closing or changing your account.

If you choose to pay by check and your check is returned unpaid or insufficient or uncollected funds, you are giving the company permission, in advance, to electronically re-present this item and assess a return fee to your account as provided for and in an amount consistent with your contract and applicable state and federal laws. In the ordinary course of business, your check will not be provided to you with your bank statement, but a copy can be retrieved by contacting your financial institution.

Notice to Customer: To ensure Quality Customer Service, telephone calls may be subject to monitoring and/or recording. We may report information about your account to credit bureaus. Late payment(s), missed payment(s) or other default(s) on your account may be reflected in your credit report.

Accounts Receivable Conversion: By remitting a check for payment, you are authorizing Santander Consumer USA to use the information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check where permitted by law. This electronic debit will be for the exact amount of your check. If an electronic debit is processed, the funds may be withdrawn from your account the same business day the payment is received, and your check will not be returned to your financial institution. This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

Change of address/telephone information (please print)

Street	City	State
Zip	Home	Phone
Business Phone	Cell Phone	
E-mail Address		
If the vehicle is being garaged at a location other than the new mailing address, please enter to reflect the correct garaging information.		
Street	City	

Auto Pay authorization (please print)

Name on the Account	Santander Consumer USA Account Number	
Financial Institution Name and Phone Number		
Checking/Savings Account Number	ACH Routing Number	Checking/Savings
Amount to Debit	Start Date	Day of Month/Due Date
I hereby authorize Santander Consumer USA to initiate entries to my checking or savings account at the financial institution above, for the purpose of making my monthly auto payments. I also authorize the financial institution to withdraw these payments from my account. I Hereby Agree To All The Terms And Conditions As Noted Above.		
Primary Name on the Account	Date	Signature

EXHIBIT
E



Office of the Secretary

UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

I, Donald S. Clark, Secretary of the Federal Trade Commission, and official custodian of its records, do hereby certify that the attached is a full, true, and complete copy of:

A set of copies of Federal Trade Commission records accessible under the Freedom of Information Act (FOIA) – and of a transmittal letter from the Commission dated March 12, 2012 – provided to Joyce Hamlett, of Hempstead, New York, in response to her FOIA Request No. 2012-00615 (received on February 29, 2012) for “certified copies of consumer complaints filed against Santander USA, Inc. in the last five years, as well as a certified copy of the number of these complaints.”

**IN WITNESS WHEREOF, I have hereunto
subscribed my name and caused the seal
of the Federal Trade Commission to be
affixed this twelfth day of March, 2012,
at Washington, D.C.**

A handwritten signature in black ink that reads "Donald S. Clark". The signature is fluid and cursive, with a long horizontal line extending from the end.

**Donald S. Clark
Secretary**



United States of America
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

FOIA-2012-00615

Database: Consumer Sentinel Network

Search Criteria:

Search Date: 3/7/2012

Primary Subject Name: "Santander Consumer USA"

Primary Subject Company Name: "Santander Consumer USA"

Created Date: 03/01/2007 to 2/29/2012

Selected Complaint Types: Identity Theft, Do Not Call, Fraud and Other Complaints, and All Other Record Types

Number of Complaints: 4,917

CONSUMER

NETWORK

For information's source for consumer complaints

CIS COMPLAINT

Record 1 of 165	
Reference Number	34267664
Created Date	01/03/2012
Complaint Source	FTC Online Complaint Assistant (CIS)
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	Consumer
DNC?	N
Entered By	FTCCIS-FTCUSER
Entered Date	01/03/2012
Updated By	
Updated Date	
Agency Contact	Internet
Complaint Date	01/03/2012
Transaction Date	12/23/2011
Member of armed forces or dependant?	N
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	Moon Twp
Consumer Address, State Code	PA
Consumer Address, State Name	Pennsylvania
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	

Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone, Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	
Consumer Work Phone, Number	
Consumer Work Phone, Extension	
Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	SANTANDER CONSUMER USA
Company Address, Line 1	
Company Address, Line 2	PO BOX 961245
Company Address, Line 3	
Company Address, City	FORT WORTH
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	76161
Company Address, ZIP Code Extension	1245
Company Phone, Country Code	
Company Phone, Area Code	888
Company Phone, Number	2224227
Company Phone, Extension	
Company Email	

Company Website	
Company Rep First Name	
Company Rep Middle Name	
Company Rep Last Name	
Company Rep Salutation	
Company Rep Comments	
Complaint Info Initial Contact Method	Phone
Complaint Info Initial Contact Date	12/23/2011
Complaint Info Initial Response Method	Answer cold call
Complaint Info Initial Response Date	12/23/2011
Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	\$530.00
Complaint Info Amount Paid Method	MasterCard Credit Card
Complaint Info Amount Paid Value	
Complaint Info Product Service Code	3123
Complaint Info Product Service Description	Lending: Finance Company
Complaint Info Law Violation Code	DDMINEH
Complaint Info Law Violation Description	Deception/Misrepresentation/Creditor Fails or Inaccurately Discloses Finance Charge/Method of Computing Finance Charge/Annual Percentage Rate
Complaint Info Statute Code	MIP
Complaint Info Statute Description	Truth-In-Lending Act/FTC Act Sec 5 (BCP)
Complaint Info Topic Code	
Complaint Info Topic Description	
	Upon my november pymt I informed the rep that I was having surgery and was offered a 2 mo deferment on my pymts, was told pymts would resume in Feb, to my surprise I recvd a call 3 days before Christmas from SCUSA informing me that I was 5 days delinq to my surprise. At that time I was informed that I did NOT in fact receive the deferment so I was told that I would receive a reduction in my payments and that paper work would be e-mailed to me, many days went by and I

Complaint Info Comments	<p>received no e-mail. I received another call from SCUSA collection dept on the 30th indicating my delinquency for the month of Dec. well I STILL never recieved the documents that were promised to me, I asked to speak with a supervisor and she apoligized and claimed to have sent them again...still no documents, this time I gave an alternate e-mail as well. Today 1312 I received my statement from SCUSA via e-mail at 1:11 pm but still NO documents which would allow my pymts to be reduced. So I spoke with Ricardo and he claims first that they WERE sent and when I refuted he claimed to have sent them again. As I type this complaint I recieved an e-mail from SCUSA at 1:44 pm confirming my complaint that SCUSA did NOT do what they said but still no documents! This is proof that they NEVER nor do they intend on sending the necessary documents needed to enact the reduction in my payments. I received every other e-mail message transmitted to me from Santander, have verified my e-mail address and have checked my spam folder. I do not have access to a fax machine and was told the ONLY way these papers can be sent to me is via e-mail or fax when I requested them to be mailed to me instead. I am completely frustrated, I have a 5yr loan and I am in my 4th year. my paymentst are \$530.80 per month..I was even told that the reduction was approved for \$318.00 per month for 6 months but have not received paperwork or further instruction on what to do. My account as of today is 15 days past due and I am afraid this is an attempt to have me accrue additional fees and interest payments and even possibly deceitfully repossess my vehicle by misleading me, lying about documents and procedures and not following up on things they as a company are supposed to do...I knew I needed help and initiated it well before my December due date of the 18th and was under the impression everything was fine as stated to me over the phone (and I was told the call was recorded by the way).</p>
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 2 of 165	
Reference Number	34311210
Created Date	01/05/2012
Complaint Source	FTC Online Complaint Assistant (CIS)
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	Consumer
DNC?	N
Entered By	FTCCIS-FTCUSER
Entered Date	01/05/2012
Updated By	
Updated Date	
Agency Contact	Internet
Complaint Date	01/05/2012
Transaction Date	
Member of armed forces or dependant?	N
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	Snellville
Consumer Address, State Code	GA
Consumer Address, State Name	Georgia
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	
Consumer Home Phone, Number	
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	
Consumer Work Phone, Number	
Consumer Work Phone, Extension	
Consumer Fax, Country Code	

Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	SANTANDER CONSUMER USA
Company Address, Line 1	8585 N STEMMONS FWY
Company Address, Line 2	SUITE 10
Company Address, Line 3	
Company Address, City	DALLAS
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	75247
Company Address, ZIP Code Extension	3836
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	
Company Phone, Extension	
Company Email	
Company Website	
Company Rep First Name	PAM
Company Rep Middle Name	
Company Rep Last Name	WARREN
Company Rep Salutation	
Company Rep Comments	CREDIT BUREAU SPECIALIST
Complaint Info Initial Contact Method	
Complaint Info Initial Contact Date	
Complaint Info Initial Response Method	
Complaint Info Initial Response Date	

Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Method	
Complaint Info Amount Paid Value	
Complaint Info Product Service Code	3003
Complaint Info Product Service Description	Third Party Debt Collection
Complaint Info Law Violation Code	MCH
Complaint Info Law Violation Description	Fails to Send Written Notice of Debt to Debtor
Complaint Info Statute Code	JJ
Complaint Info Statute Description	Fair Debt Collection Practices Act
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	<p>SANTANDER CONSUMER USA, ACCOUNT NO. (b)(6). I DID NOT AUTHORIZE THIS COMPANY ACCESS TO MY CONSUMER CREDIT REPORT OR PROFILE. THIS COMPANY LISTS DIFFERENT ACCOUNT NO.S FOR THIS ALLEGED DEBT. THE ACCOUNT NO. ON MY CREDIT REPORT DOES NOT MATCH THE ACCOUNT NO. ON THE LETTER MAILED TO ME BY SANTANDER CONSUMER USA. PAM WARREN, A COMPANY REPRESENTATIVE, FALSELY REPRESENTS HERSELF AS WORKING FOR A CREDIT REPORTING COMPANY BY CALLING HERSELF A CREDIT BUREAU SPECIALIST. SANTANDER CONSUMER USA FAILED TO SUBMIT A DEBT VALIDATION TO ME WITHIN FIVE DAYS OF MY REQUEST SUBMITTED. SANTANDER CONSUMER USA RECEIVED MY SUBMITTED DISPUTE REQUEST ON DECEMBER 8, 2011, COMPANY REPRESENTATIVE GINI MOORE SIGNED AND RECEIVED MY REQUEST CERTIFIED MAIL. PAM WARREN LIED AND STATED IN A LETTER THAT THE COMPANY RECEIVED MY CORRESPONDENCE ON 121011. THIS IS A FALSE OUTRIGHT LIE. THIS LIE</p>

	IS SO INCOMPETENT AND CAN BE EASILY PROVEN BY MY RECORDS AND SIGNATURE COPY THAT I HAVE SHOWING GINI MOORES SIGNATURE ON DECEMBER 08, 2011. I GUESS THEY NEEDED MORE TIME TO SUPPLY A DEBT VALIDATION THAT STILL WAS NOT FURNISHED IN THE APPLICABLE TIME FRAME BY LAW. I HAVE NEVER DONE BUSINESS WITH THIS COMPANY, SANTANDER CONSUMER USA, SO WHY DO THEY HAVE ACCESS TO MY ACCOUNT INFORMATION WITHOUT MY AUTHORIZATION?
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 3 of 165	
Reference Number	34317459
Created Date	01/05/2012
Complaint Source	FTC Call Center
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	
DNC?	N
Entered By	MMCGOVERN
Entered Date	01/05/2012
Updated By	
Updated Date	
Agency Contact	Phone
Complaint Date	01/05/2012
Transaction Date	10/01/2011
Member of armed forces or dependant?	N
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	Brookeland
Consumer Address, State Code	TX
Consumer Address, State Name	Texas
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	
Consumer Home Phone, Number	
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	b(6)
Consumer Work Phone, Number	b(6)

Consumer Work Phone, Extension	
Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	50 - 59
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA
Company Address, Line 1	
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	
Company Address, State Code	
Company Address, State Name	
Company Address, Country Code	
Company Address, Country Name	
Company Address, ZIP Code	
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	
Company Phone, Extension	
Company Email	
Company Website	
Company Rep First Name	
Company Rep Middle Name	
Company Rep Last Name	
Company Rep Salutation	
Company Rep Comments	
Complaint Info Initial Contact Method	Phone Call: Mobile/Cell
Complaint Info Initial Contact Date	10/01/2011
Complaint Info Initial Response	

Method	Unknown
Complaint Info Initial Response Date	
Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	\$50.00
Complaint Info Amount Paid Method	Unknown
Complaint Info Amount Paid Value	\$0.00
Complaint Info Product Service Code	0242
Complaint Info Product Service Description	Auto: Financing
Complaint Info Law Violation Code	DDM
Complaint Info Law Violation Description	Deception/Misrepresentation
Complaint Info Statute Code	P
Complaint Info Statute Description	FTC Act Sec 5 (BCP)
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	Consumer wanted to report that Santander loan company is trying to collect a debt for \$50.00 Consumer said company has already sent them a letter that loan was paid in full and that company keeps calling her several times a day
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	N
Complaint Info CRA Dispute Resolved	N

Record 4 of 165	
Reference Number	34329437
Created Date	01/05/2012
Complaint Source	FTC Call Center
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	
DNC?	N
Entered By	RMILLER
Entered Date	01/05/2012
Updated By	RMILLER
Updated Date	01/05/2012
Agency Contact	Mail
Complaint Date	01/05/2012
Transaction Date	05/01/2011
Member of armed forces or dependant?	N
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	Conyers
Consumer Address, State Code	GA
Consumer Address, State Name	Georgia
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	
Consumer Home Phone, Number	
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	
Consumer Work Phone, Number	

Consumer Work Phone, Extension	
Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA
Company Address, Line 1	
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	
Company Address, State Code	
Company Address, State Name	
Company Address, Country Code	
Company Address, Country Name	
Company Address, ZIP Code	
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	
Company Phone, Extension	
Company Email	
Company Website	
Company Rep First Name	
Company Rep Middle Name	
Company Rep Last Name	
Company Rep Salutation	
Company Rep Comments	
Complaint Info Initial Contact Method	I Initiated Contact
Complaint Info Initial Contact Date	05/01/2011
Complaint Info Initial Response	

Method	Phone: other
Complaint Info Initial Response Date	
Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	\$0.00
Complaint Info Amount Paid Method	Unknown
Complaint Info Amount Paid Value	\$0.00
Complaint Info Product Service Code	3003
Complaint Info Product Service Description	Third Party Debt Collection
Complaint Info Law Violation Code	DDM
Complaint Info Law Violation Description	Deception/Misrepresentation
Complaint Info Statute Code	P
Complaint Info Statute Description	FTC Act Sec 5 (BCP)
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	MAIL:MAIL:The consumer's complaint was forwarded by FDIC.Consumer says Santander Consumer USA is deceptive in their practices. Consumer fell behind in her payments. Santander Consumer USA kept calling her so she had a cease and decist letter sent. Santander Consumer USA issued a repossession request for the car. Consumer called Santander Consumer USA who would not talk to her until she lifted the cease to communicate request. Santander Consumer USA was to defer a payment and giver her a maturity date. Consumer was to make one payment and defer 2 payments. Santander Consumer USA did not honor this.
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	N
Complaint Info CRA Dispute Resolved	N

Record 5 of 165	
Reference Number	34335037
Created Date	01/04/2012
Complaint Source	BBB TX Dallas
Originator Reference Number	08750091203041
Language	English
Contact Type	Complaint
Data Source	Organization
DNC?	N
Entered By	BBBDALL-USER
Entered Date	01/04/2012
Updated By	BBBDALL-USER
Updated Date	02/11/2012
Agency Contact	External Agency
Complaint Date	01/04/2012
Transaction Date	
Member of armed forces or dependant?	
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	EDGEWOOD
Consumer Address, State Code	MD
Consumer Address, State Name	Maryland
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	
Consumer Home Phone, Number	
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	
Consumer Work Phone, Number	
Consumer Work Phone, Extension	

Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA, Inc.
Company Address, Line 1	8585 N Stemmons Frwy Ste 1100 -N
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	DALLAS
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	75247
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	
Company Phone, Extension	
Company Email	
Company Website	www.drivefinancial.com
Company Rep First Name	Thomas
Company Rep Middle Name	
Company Rep Last Name	Dundon
Company Rep Salutation	
Company Rep Comments	President / CEO
Complaint Info Initial Contact Method	
Complaint Info Initial Contact Date	
Complaint Info Initial Response Method	
Complaint Info Initial Response Date	

Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Method	
Complaint Info Amount Paid Value	
Complaint Info Product Service Code	3123
Complaint Info Product Service Description	Lending: Finance Company
Complaint Info Law Violation Code	
Complaint Info Law Violation Description	
Complaint Info Statute Code	
Complaint Info Statute Description	
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	Additional Comments: '
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 6 of 165	
Reference Number	34338148
Created Date	01/06/2012
Complaint Source	FTC Call Center
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	
DNC?	N
Entered By	LKILPRATRICK
Entered Date	01/06/2012
Updated By	
Updated Date	
Agency Contact	Mail
Complaint Date	01/06/2012
Transaction Date	
Member of armed forces or dependant?	N
Consumer First Name	b(6)
Consumer Middle Name	b(6)
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	Murfreesboro
Consumer Address, State Code	TN
Consumer Address, State Name	Tennessee
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone, Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	b(6)
Consumer Work Phone, Number	b(6)

Consumer Work Phone, Extension	
Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA
Company Address, Line 1	PO Box 961245
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	Fort Worth
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	761611245
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	888
Company Phone, Number	2224227
Company Phone, Extension	
Company Email	
Company Website	
Company Rep First Name	
Company Rep Middle Name	
Company Rep Last Name	
Company Rep Salutation	
Company Rep Comments	
Complaint Info Initial Contact Method	Unknown
Complaint Info Initial Contact Date	
Complaint Info Initial Response	

Method	Unknown
Complaint Info Initial Response Date	
Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	\$10000.00
Complaint Info Amount Paid Method	Unknown
Complaint Info Amount Paid Value	\$0.00
Complaint Info Product Service Code	0242
Complaint Info Product Service Description	Auto: Financing
Complaint Info Law Violation Code	DDM
Complaint Info Law Violation Description	Deception/Misrepresentation
Complaint Info Statute Code	P
Complaint Info Statute Description	FTC Act Sec 5 (BCP)
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	MAIL: FDIC forwarded the consumer's complaint against Santander Consumer USA. Consumer wrote that his loan was sold over to the lender when he only had a few payments left, but the lender claims that he is over \$9000 past due and repossessed the car.
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	N
Complaint Info CRA Dispute Resolved	N

Record 7 of 165	
Reference Number	34345057
Created Date	01/06/2012
Complaint Source	FTC Call Center
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	
DNC?	N
Entered By	RMILLER
Entered Date	01/06/2012
Updated By	
Updated Date	
Agency Contact	Mail
Complaint Date	01/06/2012
Transaction Date	02/01/2011
Member of armed forces or dependant?	N
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	Port St Lucie
Consumer Address, State Code	FL
Consumer Address, State Name	Florida
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone, Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	
Consumer Work Phone, Number	
Consumer Work Phone, Extension	
Consumer Fax, Country Code	

Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA
Company Address, Line 1	
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	
Company Address, State Code	
Company Address, State Name	
Company Address, Country Code	
Company Address, Country Name	
Company Address, ZIP Code	
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	
Company Phone, Extension	
Company Email	
Company Website	
Company Rep First Name	
Company Rep Middle Name	
Company Rep Last Name	
Company Rep Salutation	
Company Rep Comments	
Complaint Info Initial Contact Method	Phone
Complaint Info Initial Contact Date	02/01/2011
Complaint Info Initial Response Method	Phone: other
Complaint Info Initial Response Date	
Complaint Info Amount Requested	

Method	
Complaint Info Amount Requested Value	\$0.00
Complaint Info Amount Paid Method	
Complaint Info Amount Paid Value	\$0.00
Complaint Info Product Service Code	3003
Complaint Info Product Service Description	Third Party Debt Collection
Complaint Info Law Violation Code	MCW
Complaint Info Law Violation Description	Calls any person repeatedly or continuously
Complaint Info Statute Code	JJ
Complaint Info Statute Description	Fair Debt Collection Practices Act
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	MAIL:Consumer has been laid off and in an auto accident since he took out his car loans. Santander Consumer USA will not work with him on a payment plan. His wife is the only one working at this time. Santander Consumer USA calls them 4 and 5 times a day 7 days a week to collect.
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	N
Complaint Info CRA Dispute Resolved	N

Record 8 of 165	
Reference Number	34364998
Created Date	01/06/2012
Complaint Source	BBB TX Dallas
Originator Reference Number	08750091203263
Language	English
Contact Type	Complaint
Data Source	Organization
DNC?	N
Entered By	BBBDALL-USER
Entered Date	01/06/2012
Updated By	BBBDALL-USER
Updated Date	02/11/2012
Agency Contact	External Agency
Complaint Date	01/06/2012
Transaction Date	
Member of armed forces or dependant?	
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	NOBLE
Consumer Address, State Code	OK
Consumer Address, State Name	Oklahoma
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone, Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	b(6)
Consumer Work Phone, Number	b(6)
Consumer Work Phone, Extension	

Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA, Inc.
Company Address, Line 1	8585 N Stemmons Frwy Ste 1100 -N
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	DALLAS
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	75247
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	
Company Phone, Extension	
Company Email	
Company Website	www.drivefinancial.com
Company Rep First Name	Thomas
Company Rep Middle Name	
Company Rep Last Name	Dundon
Company Rep Salutation	
Company Rep Comments	President / CEO
Complaint Info Initial Contact Method	
Complaint Info Initial Contact Date	
Complaint Info Initial Response Method	
Complaint Info Initial Response Date	

Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Method	
Complaint Info Amount Paid Value	
Complaint Info Product Service Code	3123
Complaint Info Product Service Description	Lending; Finance Company
Complaint Info Law Violation Code	
Complaint Info Law Violation Description	
Complaint Info Statute Code	
Complaint Info Statute Description	
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	Additional Comments: '
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 9 of 165	
Reference Number	34371198
Created Date	01/09/2012
Complaint Source	FTC Call Center
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	
DNC?	N
Entered By	RBERMUDEZ
Entered Date	01/09/2012
Updated By	
Updated Date	
Agency Contact	Phone
Complaint Date	01/09/2012
Transaction Date	12/01/2011
Member of armed forces or dependant?	N
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	
Consumer Address, State Code	FL
Consumer Address, State Name	Florida
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone, Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	
Consumer Work Phone, Number	
Consumer Work Phone, Extension	
Consumer Fax, Country Code	

Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA
Company Address, Line 1	
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	
Company Address, State Code	
Company Address, State Name	
Company Address, Country Code	
Company Address, Country Name	
Company Address, ZIP Code	
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	
Company Phone, Extension	
Company Email	
Company Website	
Company Rep First Name	
Company Rep Middle Name	
Company Rep Last Name	
Company Rep Salutation	
Company Rep Comments	
Complaint Info Initial Contact Method	Mail
Complaint Info Initial Contact Date	12/01/2011
Complaint Info Initial Response Method	Unknown
Complaint Info Initial Response Date	

Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Method	Unknown
Complaint Info Amount Paid Value	
Complaint Info Product Service Code	3002
Complaint Info Product Service Description	Creditor Debt Collection
Complaint Info Law Violation Code	MCO
Complaint Info Law Violation Description	Collects Unauthorized Interest\Fees\Expenses
Complaint Info Statute Code	P
Complaint Info Statute Description	FTC Act Sec 5 (BCP)
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	The consumer is reporting a complaint against Santander Consumer USA, a creditor debt collector. Consumer stated the company has been adding fees to her account for no reason.**Consumer would not provide additonal info**
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	N
Complaint Info CRA Dispute Resolved	N

Record 10 of 165	
Reference Number	34379095
Created Date	01/09/2012
Complaint Source	FTC Online Complaint Assistant (CIS)
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	Consumer
DNC?	N
Entered By	FTCCIS-FTCUSER
Entered Date	01/09/2012
Updated By	
Updated Date	
Agency Contact	Internet
Complaint Date	01/09/2012
Transaction Date	
Member of armed forces or dependant?	N
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	Alta Loma
Consumer Address, State Code	CA
Consumer Address, State Name	California
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone, Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	b(6)
Consumer Work Phone, Number	b(6)
Consumer Work Phone, Extension	
Consumer Fax, Country Code	

Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA
Company Address, Line 1	P.O. Box 961245
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	Fort Worth
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	76161
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	888
Company Phone, Number	2224227
Company Phone, Extension	
Company Email	
Company Website	
Company Rep First Name	
Company Rep Middle Name	
Company Rep Last Name	
Company Rep Salutation	
Company Rep Comments	
Complaint Info Initial Contact Method	Phone
Complaint Info Initial Contact Date	
Complaint Info Initial Response Method	
Complaint Info Initial Response Date	
Complaint Info Amount Requested	

Method	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Method	
Complaint Info Amount Paid Value	
Complaint Info Product Service Code	3002
Complaint Info Product Service Description	Creditor Debt Collection
Complaint Info Law Violation Code	MCA
Complaint Info Law Violation Description	Calls Debtor at Work Knowing Debtor Can't Take Calls
Complaint Info Statute Code	P
Complaint Info Statute Description	FTC Act Sec 5 (BCP)
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	I have asked them many times to not call me at work. They always claim they will put that in the file. Yet, I continue to receive calls and get in trouble at work. Please stop them from doing this.
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 11 of 165	
Reference Number	34384658
Created Date	01/09/2012
Complaint Source	U.S. Navy (CIS)
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	Consumer
DNC?	N
Entered By	FTCCIS-FTCUSER
Entered Date	01/09/2012
Updated By	
Updated Date	
Agency Contact	Internet
Complaint Date	01/09/2012
Transaction Date	
Member of armed forces or dependant?	Y
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	b(6)
Consumer Address, Line 3	
Consumer Address, City	La Mesa
Consumer Address, State Code	CA
Consumer Address, State Name	California
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone, Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	b(6)

Consumer Work Phone, Number	b(6)
Consumer Work Phone, Extension	
Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	
Consumer Military Status	Active Duty Service Member
Consumer Military Station	CA-NAS NORTH ISLAND
Consumer Complaining Company/Org	
Consumer Military Service Branch	U.S. Navy
Company Name	Santander Consumer USA
Company Address, Line 1	
Company Address, Line 2	P.O. Box 961245
Company Address, Line 3	
Company Address, City	Fort Worth
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	76161
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	888
Company Phone, Number	2224227
Company Phone, Extension	
Company Email	
Company Website	http://www.santanderconsumerusa.com
Company Rep First Name	
Company Rep Middle Name	
Company Rep Last Name	
Company Rep Salutation	
Company Rep Comments	

Complaint Info Initial Contact Method	
Complaint Info Initial Contact Date	
Complaint Info Initial Response Method	
Complaint Info Initial Response Date	
Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Method	
Complaint Info Amount Paid Value	
Complaint Info Product Service Code	3003
Complaint Info Product Service Description	Third Party Debt Collection
Complaint Info Law Violation Code	
Complaint Info Law Violation Description	
Complaint Info Statute Code	JJ
Complaint Info Statute Description	Fair Debt Collection Practices Act
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	<p>I bought a car through citi financial before the Navy for 28,000 with a 9.99. Citi sold my loan to Santander Consumer who eventually applied the 6 Service Members Civil Relief Act to my loan taking \$5600 off the loan. In turn, they removed the auto loan from my credit report. I am trying to repair my credit and purchase a new car and it now appears I am a first time buyer. I have until 2014 to pay off the loan and owe only 7500 now. I have read horrible stories of this company re-possessing cars that are already payed off and creating their own rules. I am terrified to pay this loan off early. They refuse to put this loan on my credit report (when it was for 3 years already) because I am covered under the SCRA which has nothing to do with my credit report. I believe this company is angry they are losing money to service members covered under this law. They will not report anyone under SCRA to a credit bureau even though my car is in good standing.</p>

	I do not even owe a payment for 5 months and I am paying 200 over the payment required.
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 12 of 165	
Reference Number	34386814
Created Date	01/06/2012
Complaint Source	BBB TX Fort Worth
Originator Reference Number	09050008870685
Language	English
Contact Type	Complaint
Data Source	Organization
DNC?	N
Entered By	BBBFTTX-USER
Entered Date	01/06/2012
Updated By	
Updated Date	
Agency Contact	External Agency
Complaint Date	01/06/2012
Transaction Date	
Member of armed forces or dependant?	
Consumer First Name	b(6)
Consumer Middle Name	b(6)
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	BLACKSTONE
Consumer Address, State Code	VA
Consumer Address, State Name	Virginia
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone, Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	

Consumer Work Phone, Number	
Consumer Work Phone, Extension	
Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	SANTANDER CONSUMER USA INC
Company Address, Line 1	1010 West Mockingbird Lane
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	DALLAS
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	75247
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	800879
Company Phone, Extension	
Company Email	cnjones@santanderconsumerusa.com
Company Website	http://www.santanderconsumerusa.com
Company Rep First Name	Chaye
Company Rep Middle Name	
Company Rep Last Name	Neal-Jones
Company Rep Salutation	
Company Rep Comments	Corporate Paralegal

Complaint Info Initial Contact Method	
Complaint Info Initial Contact Date	
Complaint Info Initial Response Method	
Complaint Info Initial Response Date	
Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Method	
Complaint Info Amount Paid Value	
Complaint Info Product Service Code	3130
Complaint Info Product Service Description	Lending: Other Institutions
Complaint Info Law Violation Code	
Complaint Info Law Violation Description	
Complaint Info Statute Code	
Complaint Info Statute Description	
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	Additional Comments: '
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 13 of 165	
Reference Number	34412635
Created Date	01/11/2012
Complaint Source	FTC Call Center
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	
DNC?	N
Entered By	MPHILLIPS
Entered Date	01/11/2012
Updated By	
Updated Date	
Agency Contact	Mail
Complaint Date	01/11/2012
Transaction Date	
Member of armed forces or dependant?	N
Consumer First Name	b(6)
Consumer Middle Name	b(6)
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	O'Fallon
Consumer Address, State Code	IL
Consumer Address, State Name	Illinois
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone, Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	b(6)
Consumer Work Phone, Number	b(6)

Consumer Work Phone, Extension	
Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA
Company Address, Line 1	P O Box 961245
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	Ft Worth
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	761611245
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	
Company Phone, Extension	
Company Email	
Company Website	
Company Rep First Name	
Company Rep Middle Name	
Company Rep Last Name	
Company Rep Salutation	
Company Rep Comments	
Complaint Info Initial Contact Method	Unknown
Complaint Info Initial Contact Date	
Complaint Info Initial Response	

Method	Unknown
Complaint Info Initial Response Date	
Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	\$0.00
Complaint Info Amount Paid Method	Unknown
Complaint Info Amount Paid Value	\$0.00
Complaint Info Product Service Code	3123
Complaint Info Product Service Description	Lending: Finance Company
Complaint Info Law Violation Code	DDM
Complaint Info Law Violation Description	Deception/Misrepresentation
Complaint Info Statute Code	P
Complaint Info Statute Description	FTC Act Sec 5 (BCP)
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	MAIL:The consumer indicates that Santander Consumer USA has not credited him properly for payments made on a loan he has with them. They repossessed the vehicle as a result.
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	N
Complaint Info CRA Dispute Resolved	N

Record 14 of 165	
Reference Number	34414416
Created Date	01/11/2012
Complaint Source	FTC Online Complaint Assistant (CIS)
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	Consumer
DNC?	N
Entered By	FTCCIS-FTCUSER
Entered Date	01/11/2012
Updated By	
Updated Date	
Agency Contact	Internet
Complaint Date	01/11/2012
Transaction Date	12/01/2011
Member of armed forces or dependant?	N
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	Brentwood
Consumer Address, State Code	CA
Consumer Address, State Name	California
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone, Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	
Consumer Work Phone, Number	

Consumer Work Phone, Extension	
Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	30 - 39
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA, Inc
Company Address, Line 1	PO Box 961245
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	Fort Worth
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	76161
Company Address, ZIP Code Extension	1245
Company Phone, Country Code	
Company Phone, Area Code	888
Company Phone, Number	2224227
Company Phone, Extension	
Company Email	
Company Website	
Company Rep First Name	
Company Rep Middle Name	
Company Rep Last Name	
Company Rep Salutation	
Company Rep Comments	
Complaint Info Initial Contact Method	Phone Call: Mobile/Cell
Complaint Info Initial Contact Date	12/01/2011
Complaint Info Initial Response	

Method	Answer cold call
Complaint Info Initial Response Date	12/01/2011
Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	\$2000.00
Complaint Info Amount Paid Method	Other Payment Method (Note in Comments)
Complaint Info Amount Paid Value	
Complaint Info Product Service Code	3003
Complaint Info Product Service Description	Third Party Debt Collection
Complaint Info Law Violation Code	MCEAIMCHIMCOIMCW
Complaint Info Law Violation Description	Falsely Represents Character, Amount, Status of Debt\Fails to Send Written Notice of Debt to Debtor\Collects Unauthorized Interest\Fees\Expenses\Calls any person repeatedly or continuously
Complaint Info Statute Code	JJ
Complaint Info Statute Description	Fair Debt Collection Practices Act
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	This company purchased my auto loan last year. I have never been late or missed a payment. Now Santander is calling me 5-6 times a day stating I am behind. Even though they have acknowledged that this is their mistake and I am not behind. And I have asked on multiple occasions that they stop calling me. Each time they call they ask for a different amount, and even within the same phone call they ask for different amounts. It is harrasment and illegal and needs to stop.
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 15 of 165	
Reference Number	34426958
Created Date	01/11/2012
Complaint Source	FTC Online Complaint Assistant (CIS)
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	Consumer
DNC?	N
Entered By	FTCCIS-FTCUSER
Entered Date	01/11/2012
Updated By	CRSS\pwilliamson
Updated Date	01/13/2012
Agency Contact	Internet
Complaint Date	01/11/2012
Transaction Date	
Member of armed forces or dependant?	N
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	Bronx
Consumer Address, State Code	NY
Consumer Address, State Name	New York
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone, Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	
Consumer Work Phone, Number	
Consumer Work Phone, Extension	

Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA
Company Address, Line 1	
Company Address, Line 2	105255
Company Address, Line 3	
Company Address, City	Atlanta
Company Address, State Code	GA
Company Address, State Name	Georgia
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	30348
Company Address, ZIP Code Extension	5255
Company Phone, Country Code	
Company Phone, Area Code	214
Company Phone, Number	5402035
Company Phone, Extension	
Company Email	
Company Website	www.myautoaccount.com
Company Rep First Name	
Company Rep Middle Name	
Company Rep Last Name	
Company Rep Salutation	
Company Rep Comments	
Complaint Info Initial Contact Method	Phone Call: Mobile/Cell
Complaint Info Initial Contact Date	
Complaint Info Initial Response Method	
Complaint Info Initial Response Date	

Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Method	
Complaint Info Amount Paid Value	
Complaint Info Product Service Code	3002
Complaint Info Product Service Description	Creditor Debt Collection
Complaint Info Law Violation Code	MCW
Complaint Info Law Violation Description	Calls any person repeatedly or continuously
Complaint Info Statute Code	JJ
Complaint Info Statute Description	Fair Debt Collection Practices Act
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	Santander constantly call me 5 to 6 times a day, including Sunday. The account can be a day late, and the calls start. They call with 3 or sometimes 4 different phone numbers. I co-signed for my sons auto loan which was being serviced by Citi-Financial, but was turned over to Santander. These calls are very annoying because even if I answer the call and tell them that my son will be making a payment in a matter of days, they continue to call for a payment from a different number.. PS9000: Loan Company Other-Other Update
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 16 of 165	
Reference Number	34426968
Created Date	01/11/2012
Complaint Source	FTC Online Complaint Assistant (CIS)
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	Consumer
DNC?	N
Entered By	FTCCIS-FTCUSER
Entered Date	01/11/2012
Updated By	
Updated Date	
Agency Contact	Internet
Complaint Date	01/11/2012
Transaction Date	12/23/2011
Member of armed forces or dependant?	N
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	Knoxville
Consumer Address, State Code	TN
Consumer Address, State Name	Tennessee
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone, Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	b(6)

Consumer Work Phone, Number	b(6)
Consumer Work Phone, Extension	
Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	60 - 64
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA
Company Address, Line 1	P O Box 105255
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	Atlanta
Company Address, State Code	GA
Company Address, State Name	Georgia
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	30348
Company Address, ZIP Code Extension	5255
Company Phone, Country Code	
Company Phone, Area Code	888
Company Phone, Number	2224227
Company Phone, Extension	
Company Email	
Company Website	http://www.santanderconsumerusa.com
Company Rep First Name	
Company Rep Middle Name	
Company Rep Last Name	
Company Rep Salutation	
Company Rep Comments	Account Manager

Complaint Info Initial Contact Method	Phone Call: Landline
Complaint Info Initial Contact Date	12/23/2011
Complaint Info Initial Response Method	Answer cold call
Complaint Info Initial Response Date	12/23/2011
Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	\$991.00
Complaint Info Amount Paid Method	Bank Account Debit
Complaint Info Amount Paid Value	\$991.00
Complaint Info Product Service Code	3003
Complaint Info Product Service Description	Third Party Debt Collection
Complaint Info Law Violation Code	MCAIMCEBIMCOIMCSIMCW
Complaint Info Law Violation Description	Calls Debtor at Work Knowing Debtor Can't Take Calls\Falsely Threatens Suit\Illegal or Unintended Act\Collects Unauthorized Interest\Fees\Expenses\Tells Someone Other Than Debtor About Debt\Calls any person repeatedly or continuously
Complaint Info Statute Code	JJ
Complaint Info Statute Description	Fair Debt Collection Practices Act
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	I was 60 days past due on my payment because my car broke down in Nov and I had to save to pay a \$2,100 car repair bill in Dec. A repo company showed up at my home on 1512. Santander hadnt sent a letter or anything. I didnt let them have the car. I paid \$991 on 1912. I only have 2 payments left on the vehicle totaling \$991 and Santander is demanding \$4,439.67 as the payoff. I contacted them today via Chat on their website, and they said that amount is additional interest. I have joined a class action lawsuit against Santander through Davis & Norris, L.L.P, Birmingham AL. In the meantime, they say they are going to repossess my vehicle because of the interest due. This is wrong. I only have 2 legitimate payments left.

Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 17 of 165	
Reference Number	34428678
Created Date	01/10/2012
Complaint Source	BBB TX Dallas
Originator Reference Number	08750091203522
Language	English
Contact Type	Complaint
Data Source	Organization
DNC?	N
Entered By	BBBDALL-USER
Entered Date	01/10/2012
Updated By	BBBDALL-USER
Updated Date	02/18/2012
Agency Contact	External Agency
Complaint Date	01/10/2012
Transaction Date	
Member of armed forces or dependant?	
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	DERRY
Consumer Address, State Code	NH
Consumer Address, State Name	New Hampshire
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	
Consumer Home Phone, Number	
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	b(6)
Consumer Work Phone, Number	b(6)
Consumer Work Phone, Extension	

Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA, Inc.
Company Address, Line 1	8585 N Stemmons Frwy Ste 1100 -N
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	DALLAS
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	75247
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	
Company Phone, Extension	
Company Email	
Company Website	www.drivefinancial.com
Company Rep First Name	Thomas
Company Rep Middle Name	
Company Rep Last Name	Dundon
Company Rep Salutation	
Company Rep Comments	President / CEO
Complaint Info Initial Contact Method	
Complaint Info Initial Contact Date	
Complaint Info Initial Response Method	
Complaint Info Initial Response Date	

Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Method	
Complaint Info Amount Paid Value	\$5000.00
Complaint Info Product Service Code	3123
Complaint Info Product Service Description	Lending: Finance Company
Complaint Info Law Violation Code	
Complaint Info Law Violation Description	
Complaint Info Statute Code	
Complaint Info Statute Description	
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	santande says that i owe them over 5000.00 dollars which i do not. they are charging me for fees that i do not have i owe them 4 months of payments 200.00 for deferment fees and 583.00 in late fees. whaen i called on 1/9/2012 i was told that i owed over 5000.00 dollars. they are trying to make me pay for fees that i do not owe. they also have cut off all communication with me. they will not send me my bills in the mail anymore. the last bill i got was in october. they are trying to charge me for a repossession fee which i should not have to pay as i did make a payment before my car was actually repossessed. I would really like this matter settled as soon as possible. --- Additional Comments: i am seeking a settlement of 4 month payments and 200.00 in deferment fees also 583.00 in late fees.'
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 18 of 165	
Reference Number	34429132
Created Date	01/09/2012
Complaint Source	BBB TX Fort Worth
Originator Reference Number	09050008873558
Language	English
Contact Type	Complaint
Data Source	Organization
DNC?	N
Entered By	BBBFTTX-USER
Entered Date	01/09/2012
Updated By	
Updated Date	
Agency Contact	External Agency
Complaint Date	01/09/2012
Transaction Date	
Member of armed forces or dependant?	
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	b(6)
Consumer Address, Line 3	
Consumer Address, City	LAS VEGAS
Consumer Address, State Code	NV
Consumer Address, State Name	Nevada
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	
Consumer Home Phone, Number	
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	b(6)

Consumer Work Phone, Number	b(6)
Consumer Work Phone, Extension	
Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	SANTANDER CONSUMER USA INC
Company Address, Line 1	1010 West Mockingbird Lane
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	DALLAS
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	75247
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	800879
Company Phone, Extension	
Company Email	cnjones@santanderconsumerusa.com
Company Website	http://www.santanderconsumerusa.com
Company Rep First Name	Chaye
Company Rep Middle Name	
Company Rep Last Name	Neal-Jones
Company Rep Salutation	
Company Rep Comments	Corporate Paralegal

Complaint Info Initial Contact Method	
Complaint Info Initial Contact Date	
Complaint Info Initial Response Method	
Complaint Info Initial Response Date	
Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Method	
Complaint Info Amount Paid Value	
Complaint Info Product Service Code	3130
Complaint Info Product Service Description	Lending: Other Institutions
Complaint Info Law Violation Code	
Complaint Info Law Violation Description	
Complaint Info Statute Code	
Complaint Info Statute Description	
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	Additional Comments: '
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 19 of 165	
Reference Number	34429259
Created Date	01/09/2012
Complaint Source	BBB TX Fort Worth
Originator Reference Number	09050008872062
Language	English
Contact Type	Complaint
Data Source	Organization
DNC?	N
Entered By	BBBFTTX-USER
Entered Date	01/09/2012
Updated By	
Updated Date	
Agency Contact	External Agency
Complaint Date	01/09/2012
Transaction Date	
Member of armed forces or dependant?	
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	BAKERSFIELD
Consumer Address, State Code	CA
Consumer Address, State Name	California
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	
Consumer Home Phone, Number	
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	b(6)

Consumer Work Phone, Number	b(6)
Consumer Work Phone, Extension	
Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	SANTANDER CONSUMER USA INC
Company Address, Line 1	1010 West Mockingbird Lane
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	DALLAS
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	75247
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	800879
Company Phone, Extension	
Company Email	cnjones@santanderconsumerusa.com
Company Website	http://www.santanderconsumerusa.com
Company Rep First Name	Chaye
Company Rep Middle Name	
Company Rep Last Name	Neal-Jones
Company Rep Salutation	
Company Rep Comments	Corporate Paralegal

Complaint Info Initial Contact Method	
Complaint Info Initial Contact Date	
Complaint Info Initial Response Method	
Complaint Info Initial Response Date	
Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Method	
Complaint Info Amount Paid Value	
Complaint Info Product Service Code	3130
Complaint Info Product Service Description	Lending: Other Institutions
Complaint Info Law Violation Code	
Complaint Info Law Violation Description	
Complaint Info Statute Code	
Complaint Info Statute Description	
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	Additional Comments: '
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 20 of 165	
Reference Number	34429303
Created Date	01/04/2012
Complaint Source	BBB TX Dallas
Originator Reference Number	08750091202920
Language	English
Contact Type	Complaint
Data Source	Organization
DNC?	N
Entered By	BBBDALL-USER
Entered Date	01/04/2012
Updated By	BBBDALL-USER
Updated Date	02/21/2012
Agency Contact	External Agency
Complaint Date	01/04/2012
Transaction Date	
Member of armed forces or dependant?	
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	CORAPEAKE
Consumer Address, State Code	NC
Consumer Address, State Name	North Carolina
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone, Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	b(6)
Consumer Work Phone, Number	b(6)
Consumer Work Phone, Extension	

Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA, Inc.
Company Address, Line 1	8585 N Stemmons Frwy Ste 1100 -N
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	DALLAS
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	75247
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	
Company Phone, Extension	
Company Email	
Company Website	www.drivefinancial.com
Company Rep First Name	Thomas
Company Rep Middle Name	
Company Rep Last Name	Dundon
Company Rep Salutation	
Company Rep Comments	President / CEO
Complaint Info Initial Contact Method	
Complaint Info Initial Contact Date	
Complaint Info Initial Response Method	
Complaint Info Initial Response Date	

Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Method	
Complaint Info Amount Paid Value	
Complaint Info Product Service Code	3123
Complaint Info Product Service Description	Lending: Finance Company
Complaint Info Law Violation Code	
Complaint Info Law Violation Description	
Complaint Info Statute Code	
Complaint Info Statute Description	
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	Additional Comments: '
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 21 of 165	
Reference Number	34430197
Created Date	01/06/2012
Complaint Source	BBB TX Dallas
Originator Reference Number	08750091203238
Language	English
Contact Type	Complaint
Data Source	Organization
DNC?	N
Entered By	BBBDALL-USER
Entered Date	01/06/2012
Updated By	BBBDALL-USER
Updated Date	02/11/2012
Agency Contact	External Agency
Complaint Date	01/06/2012
Transaction Date	
Member of armed forces or dependant?	
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	CLEVELAND
Consumer Address, State Code	OH
Consumer Address, State Name	Ohio
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone, Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	b(6)
Consumer Work Phone, Number	b(6)
Consumer Work Phone, Extension	

Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA, Inc.
Company Address, Line 1	8585 N Stemmons Frwy Ste 1100 -N
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	DALLAS
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	75247
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	
Company Phone, Extension	
Company Email	
Company Website	www.drivefinancial.com
Company Rep First Name	Thomas
Company Rep Middle Name	
Company Rep Last Name	Dundon
Company Rep Salutation	
Company Rep Comments	President / CEO
Complaint Info Initial Contact Method	
Complaint Info Initial Contact Date	
Complaint Info Initial Response Method	
Complaint Info Initial Response Date	

Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Method	
Complaint Info Amount Paid Value	\$1814.00
Complaint Info Product Service Code	3123
Complaint Info Product Service Description	Lending: Finance Company
Complaint Info Law Violation Code	
Complaint Info Law Violation Description	
Complaint Info Statute Code	
Complaint Info Statute Description	
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	Additional Comments: '
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 22 of 165	
Reference Number	34430228
Created Date	01/09/2012
Complaint Source	BBB TX Dallas
Originator Reference Number	08750091203471
Language	English
Contact Type	Complaint
Data Source	Organization
DNC?	N
Entered By	BBBDALL-USER
Entered Date	01/09/2012
Updated By	BBBDALL-USER
Updated Date	02/18/2012
Agency Contact	External Agency
Complaint Date	01/09/2012
Transaction Date	
Member of armed forces or dependant?	
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	HASTINGS
Consumer Address, State Code	FL
Consumer Address, State Name	Florida
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	
Consumer Home Phone, Number	
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	b(6)
Consumer Work Phone, Number	b(6)
Consumer Work Phone, Extension	

Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA, Inc.
Company Address, Line 1	8585 N Stemmons Frwy Ste 1100 -N
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	DALLAS
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	75247
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	
Company Phone, Extension	
Company Email	
Company Website	www.drivefinancial.com
Company Rep First Name	Thomas
Company Rep Middle Name	
Company Rep Last Name	Dundon
Company Rep Salutation	
Company Rep Comments	President / CEO
Complaint Info Initial Contact Method	
Complaint Info Initial Contact Date	
Complaint Info Initial Response Method	
Complaint Info Initial Response Date	

Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Method	
Complaint Info Amount Paid Value	
Complaint Info Product Service Code	3123
Complaint Info Product Service Description	Lending: Finance Company
Complaint Info Law Violation Code	
Complaint Info Law Violation Description	
Complaint Info Statute Code	
Complaint Info Statute Description	
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	THEY WILL NOT WILLING TO DO WORKOUT WITH ME TO DO AND DO MODIFY AT ALL. --- Additional Comments: HOPE THEY WILL WORKOUT WITH ME SOMEHOW!
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 23 of 165	
Reference Number	34437019
Created Date	01/12/2012
Complaint Source	FTC Online Complaint Assistant (CIS)
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	Consumer
DNC?	N
Entered By	FTCCIS-FTCUSER
Entered Date	01/12/2012
Updated By	
Updated Date	
Agency Contact	Internet
Complaint Date	12/09/2011
Transaction Date	08/01/2010
Member of armed forces or dependant?	N
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	Kalama
Consumer Address, State Code	WA
Consumer Address, State Name	Washington
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone,	

Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	b(6)
Consumer Work Phone, Number	b(6)
Consumer Work Phone, Extension	
Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA
Company Address, Line 1	
Company Address, Line 2	P.O. Box 660633
Company Address, Line 3	
Company Address, City	Dallas
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	75266
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	888

Company Phone, Number	4224227
Company Phone, Extension	
Company Email	OOPOFFICE@SantanderConsumerUSA.com
Company Website	http://www.santanderconsumerusa.com
Company Rep First Name	
Company Rep Middle Name	
Company Rep Last Name	
Company Rep Salutation	
Company Rep Comments	
Complaint Info Initial Contact Method	Phone Call: Landline
Complaint Info Initial Contact Date	08/01/2010
Complaint Info Initial Response Method	Phone: 800/888 number
Complaint Info Initial Response Date	08/01/2010
Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	\$17000.00
Complaint Info Amount Paid Method	Check (Not Classified)
Complaint Info Amount Paid Value	\$10000.00
Complaint Info Product Service Code	3003
Complaint Info Product Service Description	Third Party Debt Collection
Complaint Info Law Violation Code	MCCIMCEBIMCHIMCOIMCQIMCSIMCVIMCW
Complaint Info Law Violation Description	Calls Debtor Before 8AM or After 9PM or at Inconvenient Times\Falsely Threatens Suit\Illegal or Unintended Act\Fails to Send Written Notice of Debt to Debtor\Collects Unauthorized Interest\Fees\Expenses\Fails to Identify Self as Debt Collector\Tells Someone Other Than Debtor About Debt\Uses obscene, profane or otherwise abusive language\Calls any person repeatedly or continuously
Complaint Info Statute Code	JJ
Complaint Info Statute Description	Fair Debt Collection Practices Act
Complaint Info Topic Code	

Complaint Info Topic Description	
Complaint Info Comments	<p>Our auto loan was purchased from Capital One Bank by Santander last year. We received notice in August our loan was purchased in June and we were behind by two months, even though we had been paying Capital One ON TIME, regular payments. They said we owed \$500+ in late fees to bring our loan to current. We have never been late on our auto loan. My husband called, worked out an arrangement, and we were called the next day with Santander stating the arrangement never occurred and no such discussion was documented. We had to pay the balance due in order to be current. They have done this monthly for a yr, stating we are late and owe more money. If we are one day late (there is a 10-day grace period), we are called 4+ times a day, on our cells, at work, etc. They will give information to anyone that answers, use foul language, and call outside of legal calling times. Again, we are never 30 days late on our car payments and this is very frustrating.</p>
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 24 of 165	
Reference Number	34437257
Created Date	01/12/2012
Complaint Source	FTC Online Complaint Assistant (CIS)
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	Consumer
DNC?	N
Entered By	FTCCIS-FTCUSER
Entered Date	01/12/2012
Updated By	
Updated Date	
Agency Contact	Internet
Complaint Date	12/09/2011
Transaction Date	08/01/2010
Member of armed forces or dependant?	N
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	kalama
Consumer Address, State Code	WA
Consumer Address, State Name	Washington
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone,	

Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	b(6)
Consumer Work Phone, Number	b(6)
Consumer Work Phone, Extension	
Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA
Company Address, Line 1	
Company Address, Line 2	P.O. Box 660633
Company Address, Line 3	
Company Address, City	Dallas
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	75266
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	888

Company Phone, Number	4224227
Company Phone, Extension	
Company Email	OOPOFFICE@SantanderConsumerUSA.com
Company Website	http://www.santanderconsumerusa.com
Company Rep First Name	
Company Rep Middle Name	
Company Rep Last Name	
Company Rep Salutation	
Company Rep Comments	
Complaint Info Initial Contact Method	Phone Call: Landline
Complaint Info Initial Contact Date	08/01/2010
Complaint Info Initial Response Method	Phone: 800/888 number
Complaint Info Initial Response Date	08/01/2010
Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	\$17000.00
Complaint Info Amount Paid Method	Check (Not Classified)
Complaint Info Amount Paid Value	\$10000.00
Complaint Info Product Service Code	3003
Complaint Info Product Service Description	Third Party Debt Collection
Complaint Info Law Violation Code	MCC\MCEB\MCH\MCO\MCQ\MCS\MCV\MCW
Complaint Info Law Violation Description	Calls Debtor Before 8AM or After 9PM or at Inconvenient Times\Falsely Threatens Suit\Illegal or Unintended Act\Fails to Send Written Notice of Debt to Debtor\Collects Unauthorized Interest\Fees\Expenses\Fails to Identify Self as Debt Collector\Tells Someone Other Than Debtor About Debt\Uses obscene, profane or otherwise abusive language\Calls any person repeatedly or continuously
Complaint Info Statute Code	JJ
Complaint Info Statute Description	Fair Debt Collection Practices Act
Complaint Info Topic Code	

Complaint Info Topic Description	
Complaint Info Comments	<p>Our auto loan was purchased from Capital One Bank by Santander last year. We received notice in August our loan was purchased in June and we were behind by two months, even though we had been paying Capital One ON TIME, regular payments. They said we owed \$500+ in late fees to bring our loan to current. We have never been late on our auto loan. My husband called, worked out an arrangement, and we were called the next day with Santander stating the arrangement never occurred and no such discussion was documented. We had to pay the balance due in order to be current. They have done this monthly for a yr, stating we are late and owe more money. If we are one day late (there is a 10-day grace period), we are called 4+ times a day, on our cells, at work, etc. They will give information to anyone that answers, use foul language, and call outside of legal calling times. Again, we are never 30 days late on our car payments and this is very frustrating.</p>
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 25 of 165	
Reference Number	34443784
Created Date	01/12/2012
Complaint Source	FTC Online Complaint Assistant (CIS)
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	Consumer
DNC?	N
Entered By	FTCCIS-FTCUSER
Entered Date	01/12/2012
Updated By	
Updated Date	
Agency Contact	Internet
Complaint Date	01/12/2012
Transaction Date	
Member of armed forces or dependant?	N
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	Vernon
Consumer Address, State Code	NJ
Consumer Address, State Name	New Jersey
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone, Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	

Consumer Work Phone, Number	
Consumer Work Phone, Extension	
Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	santander consumer usa
Company Address, Line 1	
Company Address, Line 2	po box 560284
Company Address, Line 3	
Company Address, City	Dallas
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	75356
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	888
Company Phone, Number	4374846
Company Phone, Extension	
Company Email	
Company Website	
Company Rep First Name	
Company Rep Middle Name	
Company Rep Last Name	
Company Rep Salutation	
Company Rep Comments	

Complaint Info Initial Contact Method	Phone Call: Mobile/Cell
Complaint Info Initial Contact Date	
Complaint Info Initial Response Method	Answer cold call
Complaint Info Initial Response Date	
Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	\$2330.00
Complaint Info Amount Paid Method	Check (Personal)
Complaint Info Amount Paid Value	\$16000.00
Complaint Info Product Service Code	3003
Complaint Info Product Service Description	Third Party Debt Collection
Complaint Info Law Violation Code	MCC MCEA MCEC MCN MCO MCV
Complaint Info Law Violation Description	Calls Debtor Before 8AM or After 9PM or at Inconvenient Times Falsely Represents Character, Amount, Status of Debt Falsely Threatens Arrest, Seizure of Property Calls Debtor After Getting 'Cease Communication' Notice Collects Unauthorized Interest\Fees\Expenses Uses obscene, profane or otherwise abusive language
Complaint Info Statute Code	JJ
Complaint Info Statute Description	Fair Debt Collection Practices Act
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	My loan was sold to Santander sometime in 2009 without my knowledge and I had no choice about it, they told me time and again that my loan would be paid off on Oct 4 2011, I paid the car off on tha date, they refused to give me my title and have added fees and interest but cannot explain why, it was a simple interest loan, now on January 12, 2012 they repossessed my car during the night, I have lost a day at work and when I called them they were rude and nasty,refused to negotiate. My car has over 240K miles on it...I think they need to be put out of business and pay people back for all the pain and aggravation and lost mney hey have put us all through, thre are

	numerous complaints against them.
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 26 of 165	
Reference Number	34455813
Created Date	01/13/2012
Complaint Source	FTC Call Center
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	
DNC?	N
Entered By	LGALYEAN
Entered Date	01/13/2012
Updated By	DPEREZ
Updated Date	01/13/2012
Agency Contact	Phone
Complaint Date	01/13/2012
Transaction Date	02/01/2010
Member of armed forces or dependant?	N
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	North Miami
Consumer Address, State Code	FL
Consumer Address, State Name	Florida
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone, Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	b(6)
Consumer Work Phone, Number	b(6)
Consumer Work Phone, Extension	
Consumer Fax, Country Code	

Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	20 - 29
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA
Company Address, Line 1	
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	
Company Address, State Code	
Company Address, State Name	
Company Address, Country Code	
Company Address, Country Name	
Company Address, ZIP Code	
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	866
Company Phone, Number	9239282
Company Phone, Extension	
Company Email	
Company Website	
Company Rep First Name	
Company Rep Middle Name	
Company Rep Last Name	
Company Rep Salutation	
Company Rep Comments	
Complaint Info Initial Contact Method	Print
Complaint Info Initial Contact Date	02/01/2010
Complaint Info Initial Response Method	Phone; 800/888 number
Complaint Info Initial Response Date	
Complaint Info Amount Requested	

Method	
Complaint Info Amount Requested Value	\$3160.00
Complaint Info Amount Paid Method	Unknown
Complaint Info Amount Paid Value	\$0.00
Complaint Info Product Service Code	3002/3202
Complaint Info Product Service Description	Creditor Debt Collection/Credit Bureaus
Complaint Info Law Violation Code	MCEA/PQP
Complaint Info Law Violation Description	Falsely Represents Character, Amount, Status of Debt/FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau
Complaint Info Statute Code	JIP
Complaint Info Statute Description	Fair Credit Reporting Act/FTC Act Sec 5 (BCP)
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	Consumer reports that his brother took out an auto loan in his name with Santander Consumer USA. Consumer has filed a id theft police report and submitted an id theft affidavit to the company and they are refusing to correct the records. Consumer reoirts the company is telling him h this is his debt and he has to pay them. UPDATE:01/13/2012 Consumer is calling to provide us with the phone number that this company is using.DPEREZ
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	N
Complaint Info CRA Dispute Resolved	N

Record 27 of 165	
Reference Number	34458213
Created Date	01/13/2012
Complaint Source	FTC Online Complaint Assistant (CIS)
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	Consumer
DNC?	N
Entered By	FTCCIS-FTCUSER
Entered Date	01/13/2012
Updated By	RLOPER
Updated Date	01/20/2012
Agency Contact	Phone
Complaint Date	01/20/2012
Transaction Date	01/05/2012
Member of armed forces or dependant?	N
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	Crown Point
Consumer Address, State Code	IN
Consumer Address, State Name	Indiana
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone, Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	b(6)

Consumer Work Phone, Number	b(6)
Consumer Work Phone, Extension	
Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	b(6)
Consumer Age range	30 - 39
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	SANTANDER CONSUMER US
Company Address, Line 1	P.O. Box 961245
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	Fort Worth
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	76161
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	888
Company Phone, Number	2224227
Company Phone, Extension	
Company Email	
Company Website	www.santanderconsumerusa.com
Company Rep First Name	INVESTIGATOR
Company Rep Middle Name	
Company Rep Last Name	BROWN
Company Rep Salutation	
Company Rep Comments	7183039683
Complaint Info Initial Contact	

Method	Phone Call: Mobile/Cell
Complaint Info Initial Contact Date	01/05/2012
Complaint Info Initial Response Method	Answer cold call
Complaint Info Initial Response Date	01/05/2012
Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	\$0.00
Complaint Info Amount Paid Method	Not Reported
Complaint Info Amount Paid Value	\$6000.00
Complaint Info Product Service Code	3003
Complaint Info Product Service Description	Third Party Debt Collection
Complaint Info Law Violation Code	MCA MCN MCS MCW
Complaint Info Law Violation Description	Calls Debtor at Work Knowing Debtor Can't Take Calls Calls Debtor After Getting 'Cease Communication' Notice Tells Someone Other Than Debtor About Debt Calls any person repeatedly or continuously
Complaint Info Statute Code	JJ
Complaint Info Statute Description	Fair Debt Collection Practices Act
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	This man is constantly calling me, while at the surgery center with my daughter my sister called me and played a voice message that this Investigator Brown left a message that I should be ashamed of myself and that I had better call him. I have told this man repeatedly that my daughter is sick and scheduled for surgery I am on FMLA to take care of her, he is now calling my entire family and he keeps calling me and leaving messages several times a day. I have reported this company to the Attorney General in Indiana, I have wrote a letter and asked them to cease contact with me and they continue to call me at work, relatives houses etc. My friend answered my cell phone and Investigator Brown even told him that I need to call him over a car immediately , that is unprofessional and my friend advised him I was in the hospital with my daughter and he STILL CALLS ME. I need help please I would like to file a harassment complaint

	against these people. UPDATE: 01/20/2012 Wants to know how to get the calls to stop. RLoper
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	N
Complaint Info CRA Dispute Resolved	N

Record 28 of 165	
Reference Number	34464774
Created Date	01/13/2012
Complaint Source	FTC Online Complaint Assistant (CIS)
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	Consumer
DNC?	N
Entered By	FTCCIS-FTCUSER
Entered Date	01/13/2012
Updated By	
Updated Date	
Agency Contact	Internet
Complaint Date	01/13/2012
Transaction Date	
Member of armed forces or dependant?	N
Consumer First Name	
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	
Consumer Address, State Code	
Consumer Address, State Name	
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	
Consumer Home Phone, Number	
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	
Consumer Work Phone, Number	

Consumer Work Phone, Extension	
Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer usa/Sovereign Bank
Company Address, Line 1	
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	Buzzards Bay
Company Address, State Code	MA
Company Address, State Name	Massachusetts
Company Address, Country Code	USA/USA
Company Address, Country Name	UNITED STATES/UNITED STATES
Company Address, ZIP Code	
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	
Company Phone, Extension	
Company Email	
Company Website	
Company Rep First Name	Leslie
Company Rep Middle Name	
Company Rep Last Name	
Company Rep Salutation	
Company Rep Comments	sovereign branch asst
Complaint Info Initial Contact Method	I Initiated Contact
Complaint Info Initial Contact Date	
Complaint Info Initial Response	

Method	
Complaint Info Initial Response Date	
Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Method	Check (Not Classified)
Complaint Info Amount Paid Value	
Complaint Info Product Service Code	3123
Complaint Info Product Service Description	Lending: Finance Company
Complaint Info Law Violation Code	DDM
Complaint Info Law Violation Description	Deception/Misrepresentation
Complaint Info Statute Code	P
Complaint Info Statute Description	FTC Act Sec 5 (BCP)
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 29 of 165	
Reference Number	34476635
Created Date	01/15/2012
Complaint Source	FTC Online Complaint Assistant (CIS)
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	Consumer
DNC?	N
Entered By	FTCCIS-FTCUSER
Entered Date	01/15/2012
Updated By	
Updated Date	
Agency Contact	Internet
Complaint Date	01/15/2012
Transaction Date	11/11/2011
Member of armed forces or dependant?	N
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	Jonesboro
Consumer Address, State Code	GA
Consumer Address, State Name	Georgia
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone, Number	b(6)

Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	
Consumer Work Phone, Number	
Consumer Work Phone, Extension	
Consumer Fax, Country Code	
Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	
Consumer Age range	
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	SANTANDER CONSUMER USA
Company Address, Line 1	
Company Address, Line 2	P.O. BOX 562088 STE. 900 NORTH
Company Address, Line 3	
Company Address, City	DALLAS
Company Address, State Code	TX
Company Address, State Name	Texas
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	888
Company Phone, Number	2224227
Company Phone, Extension	
Company Email	
Company Website	SANTANDERCONSUMERUSA.COM

Company Rep First Name	DONNA
Company Rep Middle Name	
Company Rep Last Name	SIMMONS
Company Rep Salutation	
Company Rep Comments	INVESTATGATOR
Complaint Info Initial Contact Method	In Person
Complaint Info Initial Contact Date	11/11/2011
Complaint Info Initial Response Method	Phone: 800/888 number
Complaint Info Initial Response Date	11/11/2011
Complaint Info Amount Requested Method	
Complaint Info Amount Requested Value	\$4000.00
Complaint Info Amount Paid Method	Bank Account Debit
Complaint Info Amount Paid Value	\$12500.00
Complaint Info Product Service Code	3002
Complaint Info Product Service Description	Creditor Debt Collection
Complaint Info Law Violation Code	MCC MCEC MCGG MCH MCO MCQ MCW
Complaint Info Law Violation Description	Calls Debtor Before 8AM or After 9PM or at Inconvenient Times Falsely Threatens Arrest, Seizure of Property Refuses to Verify Debt After Debtor Makes Written Request Fails to Send Written Notice of Debt to Debtor Collects Unauthorized Interest\Fees\Expenses Fails to Identify Self as Debt Collector Calls any person repeatedly or continuously
Complaint Info Statute Code	P
Complaint Info Statute Description	FTC Act Sec 5 (BCP)
Complaint Info Topic Code	
Complaint Info Topic Description	I HAVE BEEN TRYING TO CONTACT

Complaint Info Comments	<p>SANTANDER FOR THE PAST 3 MONTHS. THEY REFUSE TO TELL ME HOW MUCH MY PAYOFF FOR THE CAR IS. I HAVENT RECIEVED ANYTHING IN WRITING FROM THEM IN THE LAST 2 YEARS. I HAD BEEN PAYING ONLINE BUT IN DEC.2011 THEY FROZE ME OFF THE SIGHT. ABOUT THE SAME TIME FRAME THESE RUFFIANS WOULD SHOW UP AT MY DOOR AT 3:45A.M.! BEATING ON THE DOOR AND FLASHING A FLASHLIGHT THROUGH THE WINDOWS. IM A SINGLE RETIRED FEMALE AND A 2 TIME STROKE SURVIVOR! I AM TERRIFIED BY THESE THUGS. THEY HAVE COME SEVERAL TIMES AT NIGHT. THEY CALL AND LEAVE THREATENING SOUNDING MESSAGES FROM 7:30A.M. TIL 10:00P.M. i JUST WANT SOMEONE TO TELL ME MY PAYOFF BALANCE! ITS ONLY ABOUT A COUPLE OF THOUSAND DOLLARS BUT SOMETHING SEEMS FISHY AND I JUST WANT TO SEND THE CORRECT AMOUNT TO THE CORRECT PLACE. CAN YOU PLEASE HELP ME? I CANT STAND MUCH MORE OF THIS TERRORISM, ITS REALLY AFFECTING MY HEALTH AND SANITY. THANK YOU IN ADVANCE (b)(6)</p> <p>(b)(6)</p>
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	
Complaint Info CRA Dispute Resolved	

Record 30 of 165	
Reference Number	34493141
Created Date	01/17/2012
Complaint Source	FTC Call Center
Originator Reference Number	
Language	English
Contact Type	Complaint
Data Source	
DNC?	N
Entered By	BKENDALL
Entered Date	01/17/2012
Updated By	
Updated Date	
Agency Contact	Phone
Complaint Date	01/17/2012
Transaction Date	01/01/2010
Member of armed forces or dependant?	N
Consumer First Name	b(6)
Consumer Middle Name	
Consumer Last Name	b(6)
Consumer Salutation	
Consumer Address, Line 1	b(6)
Consumer Address, Line 2	
Consumer Address, Line 3	
Consumer Address, City	Indianapolis
Consumer Address, State Code	IN
Consumer Address, State Name	Indiana
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	b(6)
Consumer Address, ZIP Code Extension	
Consumer Home Phone, Country Code	
Consumer Home Phone, Area Code	b(6)
Consumer Home Phone, Number	b(6)
Consumer Work Phone, Country Code	
Consumer Work Phone, Area Code	
Consumer Work Phone, Number	
Consumer Work Phone, Extension	
Consumer Fax, Country Code	

Consumer Fax, Area Code	
Consumer Fax, Number	
Consumer Cell Phone, Country Code	
Consumer Cell Phone, Area Code	
Consumer Cell Phone, Number	
Consumer Email	
Consumer Age range	70 - 79
Consumer Military Status	
Consumer Military Station	
Consumer Complaining Company/Org	
Consumer Military Service Branch	
Company Name	Santander Consumer USA
Company Address, Line 1	
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	
Company Address, State Code	
Company Address, State Name	
Company Address, Country Code	
Company Address, Country Name	
Company Address, ZIP Code	
Company Address, ZIP Code Extension	
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	
Company Phone, Extension	
Company Email	
Company Website	
Company Rep First Name	
Company Rep Middle Name	
Company Rep Last Name	
Company Rep Salutation	
Company Rep Comments	
Complaint Info Initial Contact Method	Phone Call: Landline
Complaint Info Initial Contact Date	01/01/2010
Complaint Info Initial Response Method	Unknown
Complaint Info Initial Response Date	
Complaint Info Amount Requested	

Method	
Complaint Info Amount Requested Value	\$0.00
Complaint Info Amount Paid Method	Unknown
Complaint Info Amount Paid Value	\$0.00
Complaint Info Product Service Code	3002
Complaint Info Product Service Description	Creditor Debt Collection
Complaint Info Law Violation Code	MCW
Complaint Info Law Violation Description	Calls any person repeatedly or continuously
Complaint Info Statute Code	P
Complaint Info Statute Description	FTC Act Sec 5 (BCP)
Complaint Info Topic Code	
Complaint Info Topic Description	
Complaint Info Comments	Consumer reports the company, Santander Consumer USA, called mulitple times a day in an attempt to collect a debt.
Complaint Info CRA Dispute Flag	
Complaint Info CRA Dispute Responded	N
Complaint Info CRA Dispute Resolved	N

EXHIBIT
F



ATTORNEY GENERAL OF TEXAS
GREG ABBOTT

March 27, 2012

Joyce Hamlett
15 Madison Avenue
Hempstead, NY 11550

Re: Public Information Request # 12-033023; *Santander*

Dear Ms. Hamlett:

This letter is an additional response to your public information request submitted to the Office of the Attorney General ("OAG"), for:

"...certified Civil Investigative Demand and complaint records concerning Santander Consumer USA, Inc. located at 8585 Stemmons Frwy., Dallas, Texas, in the years 1997-2012 present."

In subsequent communications, you were invoiced and then clarified that you wanted only a copy of the Civil Investigative Demand issued by our office to Santander. That document is enclosed.

Although the Public Information Act allows a governmental body to charge for copying documents, according to the Texas Government Code § 552.267, we are providing the enclosed to you at no charge. This completes our response to you. If you have any questions or wish to discuss this further, you may contact me at (512) 463-1308 or via e-mail at pam.perkins@texasattorneygeneral.gov.

Sincerely,


Pamela M. Perkins

Investigator

Consumer Protection Division

Enclosures

cc: Reg Hargrove (Transmittal letter only)
OAG Public Information Coordinator

POST OFFICE BOX 12548, AUSTIN, TEXAS 78711-2548 TEL: (512)463-2100

WEB: WWW.OAG.STATE.TX.US

In Equal Employment Opportunity Enforcement, Disabled are Demanded Disabled



STATE OF TEXAS
OFFICE OF THE ATTORNEY GENERAL
CONSUMER PROTECTION DIVISION

CIVIL INVESTIGATIVE DEMAND

TO: **Santander Consumer USA, Inc.**
P.O. Box 961245
Fort Worth, Texas 76161

CMRRR 7011 2970 0000 0177 5517

Pursuant to the authority granted to the Office of the Attorney General under the provisions of § 17.61 of the TEXAS DECEPTIVE TRADE PRACTICES--CONSUMER PROTECTION ACT (DTPA), § 17.41, *et seq.*, TEX. BUS. & COM. CODE, you are hereby directed to produce the documentary material specified in Attachment A below for inspection and copying. Please review the "Definitions" and "Instructions" applicable to the Civil Investigative Demand.

You are to make available the documentary material described in Exhibit A to the undersigned attorney. This material shall be produced on or before February 20, 2012, to the undersigned attorney at the Office of the Attorney General of Texas, Consumer Protection Division, 1412 Main St., Suite 810, Texas 75202. If you are unable or it is impractical to produce the documents at the time and place specified, please contact the undersigned assistant attorney general named below as soon as practicable to discuss. The Civil Investigative Demand can only be modified by written agreement or by court order.

The requested material is relevant to the subject matter of an ongoing investigation of possible violations of TEX. BUS. & COM. CODE §17.46(a), §17.46(b)(12), §17.46(b)(24), and TEX. FIN. CODE Ch. 392. The general subject matter of this investigation relates to debt collection practices and payment deferment penalties.

Please be advised that pursuant to §17.62, TEX. BUS. & COM. CODE, any person who attempts to avoid, evade, or prevent compliance, in whole or in part, with this directive by removing, concealing, withholding, destroying, mutilating, altering or by any other means falsifying any documentary material may be guilty of a misdemeanor that, upon conviction, is punishable by a fine of not more than \$5,000.00 or by confinement in the county jail for not more than one year, or both.

ISSUED THIS 20th day of January 2012.

STEVEN ROBINSON

Santander Consumer U.S.A. Inc

Assistant Attorney General - Consumer Protection Division
(214) 969-7639 ext. 8823

DEFINITIONS

1. The scope of Attachment A includes and/or relates to your auto-loan modification and payment deferment practices and your debt collection practices from January 2009 through the present.
2. "Documents" and "Documentary Material" mean and include all writings of every kind, source, and authorship, both originals and all non-duplicative copies thereof, in your possession or in the possession of any one else with whom you contracted, irrespective of whether the writing is one intended for or transmitted internally by you, or intended for or transmitted to any other person or entity, including without limitation, any governmental agency, department, administrative, or private entity or person. The term shall include, but not be limited to, handwritten, typewritten, photographic, recorded and printed material, photocopies, electronic mail, microfilm, microfiche, magnetic tapes or computer matter.
3. "Related to", "Relating to" and "evidencing" mean and include any and all information that in any manner or form is relevant in any way to the subject matter in question, including without limitation, all information that, directly or indirectly, contains, records, reflects, summarizes, evaluates, refers to, indicates, comments upon or discusses the subject matter or that in any manner states the background of, or were the basis or bases for, or that record, evaluate, comment upon, relate to, or were referred to, relied upon, utilized, generated, transmitted, or received in arriving at your conclusion(s), opinion(s), estimate(s), position(s), decision(s), belief(s), or assertion(s) concerning the subject matter in questions.
4. "You," "Your" and "Santander" refer to Santander Consumer, USA, Inc., and any entity owned, operated or controlled by Santander Consumer, USA, Inc., as well as any predecessor, successor, employee, agent, representative, affiliate, or subsidiary thereof.
5. The term "consumer" shall include any person from whom Santander Consumer USA, Inc. is attempting or attempted to collect a debt who resides/resided within or was contacted within the State of Texas at the time of the attempted debt collection and any person for whom Santander Consumer USA, Inc. has serviced an auto-loan who resides/resided within or was contacted within the State of Texas at the time of the auto-loan servicing.
6. The terms "consumer debt" and "debt collector" shall have the same meaning as those terms are defined in §392.001 of the Texas Debt Collection Act, Tex. Fin. Code §§392.001 *et seq.*, (hereinafter referred to as the "TDCA").

Instructions

1. It is not sufficient to fail to provide documents if you can obtain them from persons reasonably available to you or under your control.
2. If any of the documents requested are in existence, but not in your possession, custody, or control, please identify the name and address of the person or firm having possession, custody, or control of said documents.
3. If any document requested is no longer in existence, state whether it is missing, has been destroyed, or has been otherwise disposed of, and, in that instance, explain the circumstances surrounding, the reason for, and the manner of such disposition, and state the date or approximate date thereof.
4. If any documents or answers called for in this request are not produced or given because of a claim of privilege, work product, or trade secret, any applicable documents should be fully described, and accompanied by a statement of why they are not being produced.
5. If the requested information is stored only on software or otherwise is "computer-based information," you are directed either to produce the raw data along with codes and programs necessary for translating it into usable form by The Office of the Attorney General of Texas, or to produce the information in a finished usable form. In either case, you must include all necessary glossaries, keys, indices, and software necessary for interpretation of the material.
6. Each document and other tangible thing produced shall be clearly designated as to which Demand, and each sub-part of a Demand, that it satisfies.
7. In any situation in which it is not clear in which capacity you are responding, you are to designate all relevant capacities.
8. All documents produced in response to requests made herein shall be produced in toto, notwithstanding the fact that portions thereof may contain information not requested; shall include interim as well as final editions of a document, and shall include all editions or copies of documents which are not identical (whether due to handwritten notations, revisions or otherwise) to the original or other produced copy of a document.
9. All documentary materials used in the preparation of responses to the specifications of this CID shall be retained by the CID recipient. The Office of the Attorney General may require the submission of additional documents at a later time.
10. If you are unaware of the intended meaning or definition of a word or phrase, please so state and provide an explanation of your definition with your response. The singular shall include the plural and vice versa, and the conjunctive shall include the disjunctive and vice versa, in order to give this Civil Investigative Demand its widest scope.
11. **Spoliation:** All documents and/or other data compilations which relate to the subject matter of this CID, or the requests herein, must be preserved and any ongoing process of document destruction involving such documents or data must cease. Failure to preserve such documents

or data may result in legal action and may be regarded as spoliation of evidence under applicable law.

12. Each document and other tangible thing produced shall be clearly designated as to which Demand, and each sub-part of a Demand, that it satisfies.

ATTACHMENT A

1. Produce corporate documents that list the business addresses of all offices, including branch or subsidiary offices from where Santander Consumer USA, Inc. conducts advertising, loan servicing, billing, and debt collection practices.
2. Produce any documents indicating whether Santander Consumer USA, Inc. has done business under any other name in Texas.
3. Produce any and all documents indicating:
 - A. the name and address of all officers, directors, partners or agents;
 - B. the name and address of any holding company or other entity which owns any part of Santander Consumer, USA, Inc.
4. Produce a copy of the your articles of incorporation and any amendments.
5. Produce copies of all licenses, surety bonds, registrations, or other authorization that you have obtained, authorizing you to conduct business in the State of Texas.
6. Produce copies of any promotional or advertisement material used to promote or advertise auto loans by Santander Consumer USA, Inc., that are/were targeted to consumers who reside within the State of Texas, including but not limited to, printed, electronic, or recorded mediums. A sample copy of each promotional or advertisement is sufficient to comply with this request.
7. Produce any and all documents that state the name, address, and telephone number of any outside agent or other entity with whom Santander Consumer USA, Inc., or any of its subsidiaries has contracted for the purpose of collecting consumer debts.
8. Produce any documents which identify by name and title each person employed by you who has been or is currently responsible for: (a) determining which payment deferment policies and procedures are to be followed regarding consumers who reside within the State of Texas; (b) determining which debt collection policies and procedures are to be followed regarding consumers who reside within the State of Texas; and (c) ensuring that these policies and procedures are, in fact, implemented by Santander Consumer USA, Inc.
9. Produce any documents that explain the procedure you follow in allowing a consumer to defer a payment on their auto loan including but not limited to policy and training manuals.
10. Produce copies of all documents describing, referring to or containing communications relating to the practice of allowing a customer to defer a payment until the end of the loan.
11. Produce copies of all documents describing, referring to or containing communications relating to the fees and interest that will be applied to such a deferred payment.
12. Produce copies of all disclosures which are made to customers concerning deferred payments and late payments and the interest and fees applied to such payments. A sample copy of each

document type or form is sufficient to comply with this request.

13. Produce copies of your policies and procedures regarding the addition of interest and fees which were not a part of the original loan transaction.
14. Produce any documents that explain the procedure you follow in debt collection for auto loans within the State of Texas, including but not limited to representative copies of each form or notice, that is or has been sent to consumers or third parties in connection with the debt collection, with an indication of the date(s) each has been in use.
15. Produce copies of all scripts, guides, FAQ's, and all other training and instructional materials provided by you to the persons or other third parties engaged in calls or telephonic contacts with customers or prospective customers. Further state whether any portions of those telephonic efforts are recorded and describe how that is done and how those recordings are maintained.
16. Produce copies of your policies and procedures regarding the circumstances under which Santander Consumer USA, Inc. reports unpaid debts to consumer reporting agencies or other third parties and the circumstances under which Santander Consumer USA, Inc. does not report unpaid debts to consumer reporting agencies or other third parties.
17. Produce all documents related to your objectives, policies, procedures and goals regarding any investigation and/or responses to consumer complaints regarding the fees and interest incurred in connection with the practice of deferring a month's payment until the end of the loan term.
18. Produce all documents related to your objectives, policies, procedures and goals regarding any investigation and/or responses to consumer complaints regarding the collection of debts.
19. Produce all documents related to your objectives, policies, procedures and goals regarding any and all limitations or restrictions on debt collection including but not limited to:
 - A. Determination of the delinquency date.
 - B. Verification of the delinquency date.
 - C. Determination of which accounts are reported to the consumer reporting agency.
 - D. Determination of the information reported to the consumer reporting agency.
 - E. Investigation of consumer complaints regarding debts reported to consumer reporting agencies.
 - F. Response to consumer complaints regarding debts reported to consumer reporting agencies.
 - G. Correction of information regarding reporting of consumer debts to consumer reporting agencies.
20. Produce all records and documents that describe Santander Consumer USA, Inc.'s policies and procedures relating to the following:
 - A. The times, at the called location, that your employees are permitted to call consumers;
 - B. The ways in which Santander Consumer USA, Inc.'s employees are instructed to identify themselves when making calls to consumers and third parties;

- C. The frequency with which calls are made to the same: (1) consumer; (2) telephone number; and/or (3) office or place of work;
 - D. The language used in and the content of calls to consumers and third parties, including all scripts, training manuals, and talking points provided to collectors;
 - E. The places at which consumers may be contacted, either by telephone or letter, including the consumers' place of work; and
 - F. The circumstances under which employees are permitted to contact consumers at consumers' places of work.
21. Produce all documents containing Santander Consumer USA, Inc.'s policies and procedures relating to circumstances under which third parties are or may be contacted, either by telephone or by letter, in connection with collection of a debt, including, but not limited to, neighbors of the consumer, the employer of the consumer, co-workers of the consumer, members of the consumer's family, answering machines, facsimile machines, or others, and the circumstances under which Santander Consumer USA, Inc.'s employees are not permitted to contact third parties.
22. Produce all documents containing policies and procedures in situations where a consumer has indicated either orally or in writing that he or she: (a) refuses to pay the debt at issue; (b) wishes the debt collector to cease all further communications; (c) has not incurred the debt in question; (d) requests the debt collector to cease all further communications at the consumer's place of employment.
23. Produce copies of documents which demonstrate how often your employees take part in training courses that focus primarily on the Texas Debt Collection Act, and that state how often and in what manner other than training courses, your employees receive instruction regarding the Texas Debt Collection Act.
24. Produce copies of all records and documents that describe Santander Consumer USA, Inc.'s policies and procedures regarding accepting as full payment amounts less than the original debt or obligation.
25. Produce copies of your policies and procedures regarding the compensation of employees involved in debt collection, including the use of any awards, commendations, or monetary incentives for their efforts in collecting debts.
26. Produce copies of petitions and law suits filed against you in court beginning in January 2009.
27. Produce any documents that identify any investigation, inquiry, action, arbitration or other proceeding, regardless of date, from or on behalf of any governmental agency, or private consumer protection entity(e.g., Better Business Bureau) involving Santander Consumer USA, Inc., identifying the parties, the investigator(s), the dates such action(s) commenced and ended, a brief description of the nature of the investigation(s), and the final outcome.
28. Produce any and all documents relating to Texas consumer complaints received by Santander Consumer USA, Inc, including but not limited to the following:
- A. the consumer complaint;

- B. all correspondence between Santander Consumer USA, Inc. and the complaining party or any other party in connection with the consumer complaint; and
 - C. documentation relating to Santander Consumer USA, Inc.'s course of action concerning the consumer complaint.
29. Produce copies of your policies and procedures regarding Santander Consumer USA, Inc.'s response to a written or oral notification that the consumer disputes the amount of a debt.
30. Produce copies of Santander Consumer USA, Inc.'s tax returns for the years 2009 and 2010.